

# First Edition

July 2020 • Serving the Twelve-County Sacramento Region and California Federal Employees



**Get On The Road  
This Fall With Some  
Great Offers**

## Get Member Only Deals At Enterprise Car Sales

Stop by a local Enterprise Car Sales location between July 11<sup>th</sup> and July 26<sup>h</sup>, 2020, where First U.S. members will find some great deals on a wide selection of newer model, preowned vehicles.

- Save with APRs as low as 2.69% on auto loans AND Kelley Blue Book trade-in value PLUS \$1,000 on your trade-in
- And enjoy No Payments for 90 Days

Enjoy one of the industry's best used car warranties, plus the worry-free ownership of Enterprise's 7-day or

1,000-mile repurchase guarantee. If you decide the vehicle is not for you, just bring it back – no questions asked.

Don't miss your chance to take advantage of today's still low auto rates. Get preapproved at your local branch, at [firstus.org](#), or by calling (800) 556-6768. Or, visit the Enterprise Car Sales locations in Roseville at 150 N. Sunrise Avenue, in Rancho Cordova at 2757 Citrus Road, or in Elk Grove, at 9700 W. Stockton Boulevard and let them know you're a First U.S. member.

Annual Percentage Rate (APR), terms and offers effective 07/11/2020 to 07/26/2020 and subject to change without notice. APR assumes 0.50% discount for automatic payments on a 2019 model year vehicle. Your actual APR may be higher and will be based on credit history, the amount financed and the loan term. Interest accrues from date of disbursal. Certain restrictions apply. These offers cannot be used to refinance an existing First U.S. auto loan. Offers cannot be combined with any other offers. Finance up to 125% High Kelley Blue Book. Payment example 60 monthly payments of approximately \$17 per \$1,000 borrowed.

Kelley Blue Book Trade-In Values used by Enterprise are obtained from ©2018 Kelley Blue Book Co.'s website KBB.com. Kelley Blue Book Trade-In Value is based on accurate condition rating & mileage of vehicle. Accurately appraising the condition of the vehicle is an important aspect of determining its Kelley Blue Book Trade-In Value. Kelley Blue Book valuation adjustments for vehicle mileage disproportionate to the age of the vehicle may be capped by Enterprise Car Sales at 20% of the vehicle's base value. If a Kelley Blue Book Trade-In value is not available for customer's vehicle Enterprise will provide a fair & competitive value for customer's vehicle. Additional trade-in value of \$1000 is available only on passenger vehicles & light duty trucks, with a Kelley Blue Book Trade-In Value & when a vehicle is purchased from Enterprise. Customer is responsible to any extent vehicle pay-off exceeds Enterprise offer. Customer must provide required proof of ownership/registration & all other necessary paperwork to transfer title. Offer only valid on one trade-in for each Enterprise vehicle purchase. Restrictions apply. See a Sales Consultant for details. Offer void where prohibited including AK, HI, KY, LA, MD, NE, NM, OK, OR, SC, TX, VA & Washington, D.C. No cash advances. Offer cannot be combined. Not valid on previous purchases. Used vehicles were previously part of the Enterprise rental fleet &/or an affiliated company's lease fleet or purchased by Enterprise from sources including auto auctions, customer trade-ins or from other sources, with a possible previous use including rental, lease, transportation network company or other use. Photo for illustration only. The "e" logo & Enterprise are trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners.

**Enjoy One Of The Lowest  
Payments Around**

**With A First U.S.  
HELOC**



If you're looking for a low-rate financing source for almost any need, check out a First U.S. Home Equity Line of Credit (HELOC). A First U.S. HELOC gives you one of the lowest payments around for a secured line of credit. Use the funds for anything from home improvement to education.

- Save with an **introductory rate of just 2.99% APR for six months**, then rates **as low as Prime + 0%**
- Enjoy **No Annual Fees and No Application Fees**
- Save with the lower payments of a full 20-year draw and repayment period

You have many options when it comes to home financing with First U.S., all designed to save you money and keep your budget in check. Our Real Estate specialists are available to help you, from exploring the options that are best for your needs, through application and funding. Call us at (800) 556-6768 or visit [firstus.org](#) to get started today!

Annual Percentage Rate (APR), terms and offer accurate as of 07/01/2020 and subject to change without notice. APR is variable and based on Prime Rate as published in The Wall Street Journal (currently 3.25%). Minimum APR 3.99%. Maximum APR 15%. \$499 opening fee for 2nd trust deeds or \$799 for 1st trust deeds (waived if \$5,000 initial advance is taken and account remains open for 3 years), plus recording fees. Appraisal fee may be required. \$200,000 maximum loan amount. Not available for purchases. Payment example: 6 monthly payments of approximately \$5.50 for each \$1,000 borrowed, followed by 236 monthly payments of approximately \$6.06 for each \$1,000 borrowed.

# Two Ways To Refinance To A Much Lower Rate



#1

## With our 15/15 ARM

With low rates based on 15-year rates, and a full 30-year term, our special 15/15 ARM will help you save. In addition to possibly paying off your home sooner, refinancing now can give you the freedom to:

- Lower your rate to as low as 2.875%/2.705%APR
- Save more up front with No Points
- Enjoy the stability of just one adjustment, after the first 15 years, and the lower payments you get with a full 30-year term

#2

## With our 10/10/10 ARM

Get 10-year rates on a 30-year term with our special 10/10/10 ARM.

- Lower your rate to as low as 2.625%/2.544% APR
- Save more up front with No Points
- Enjoy the stability of just two adjustments, after year 10 and year 20, and the lower payments you get with a full 30-year term

Either way, you'll know you're getting a good deal from the lender you trust. Chat with a Real Estate specialist today. We can answer any questions you may have, and help you make the right choice to lower your payments, pay off your home sooner, or to meet any of your home financing needs. Call us at (800) 556-6768 or visit [firstus.org](http://firstus.org) to apply today.

APRs (Annual Percentage Rates), terms and offers accurate as of 07/01/2020 and subject to change without notice. Owner-occupied, CA properties only. Subject to availability. Certain restrictions apply. Taxes and insurance are not included in the payment example; your actual payment will be higher. 15/15 ARM: APR is variable and based on 10-year CMT plus 1%. Maximum adjustment 6%; floor rate 1.00%. Payment example: 180 payments of approximately \$4.14 per \$1,000 borrowed, followed by 180 payments of \$3.83 per \$1,000 borrowed (based on fully-indexed value). 10/10/10 ARM: APR is variable and based on 10-year CMT plus 1.5% margin. Max change per adjustment period 3%; max lifetime adjustment 6%; floor rate 1.00%. Payment example: 120 payments of \$4.02 per \$1,000 borrowed, followed by 240 payments of \$3.88 per \$1,000 borrowed (based on today's fully-indexed value).

## Purchase or Refinance, With A Fixed-Rate Home Loan

With home values stable and interest rates going down, now might be a great time for you to purchase that new or first home – or refinance to a lower rate.

With a fixed-rate home loan from First U.S., you'll save with a low rate, no points, and low fees. Plus, you'll enjoy the payment stability to help make your budgeting more manageable.

- Purchase Or Refinance
- No Points and low fees
- Local approvals, underwriting and funding

Talk with one of our Real Estate specialists today. As the lender you trust, you know you'll get honest answers to your questions, and courteous help in figuring out how to meet your home financing needs. Call us at (800) 556-6768 or visit [firstus.org](http://firstus.org) to apply today.

Annual Percentage Rates (APRs), terms and offers effective 07/01/2020 and subject to change at any time. 80% CLTV for purchase and rate/term refinances; loans above \$510,401 70% CLTV max. Owner occupied loans in California only. Payment example: 360 payments of \$4.29 per \$1,000 borrowed. Taxes and insurance are not included in payment example; your actual payment will be higher. Ask us about rates and terms for cash-out refinances.

*Effective July 1, 2020, the amount of funds immediately available from any deposit that may be delayed under our Funds Availability Policy will increase from \$200 to \$225. Also, longer delays may apply to check deposits totaling more than \$5,525 (up from \$5,000).*

### 30-YEAR FIXED RATE HOME LOAN

**3.125%/  
3.177% APR  
LOAN AMOUNTS TO \$510,400**

### 30-YEAR FIXED RATE JUMBO HOME LOAN

**3.250%/  
3.536% APR  
LOAN FROM \$510,401 TO \$900,000**



The offices and branches of First U.S. will be closed on Friday, July 3<sup>rd</sup> and Saturday, July 4<sup>th</sup> for Independence Day.



Get the First U.S. Mobile App.



(916) 576-5700 or (800) 556-6768

Call Center hours: Mon-Fri, 9:30 a.m. – 6 p.m.; Sat, 9 a.m. – 2 p.m.  
[firstus.org](http://firstus.org) • [firstus@firstus.org](mailto:firstus@firstus.org)

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