

FIRST Edition

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



Refinance To Lower Your Payment Or Pay Off Your Home Sooner

With low rates based on 15-year rates, and a full 30-year term, our special 15/15 ARM will help you save.

- Lower your rate to **as low as 2.705% APR**
- Save more up front with **No Points**
- With a **full 30-year term**, you can enjoy lower payments and may be able to pay off your home sooner

Chat with a Real Estate specialist today. We can answer any questions you may have, and help you make the right choice for your home financing needs. Call us at (800) 556-6768 or visit firstus.org to apply today.

15/15 ARM HOME LOAN
AS LOW AS
2.875%/2.705% APR
LOAN AMOUNTS TO \$510,400
WITH NO POINTS

APR (Annual Percentage Rate), terms and offer accurate as of 10/01/2020 and subject to change without notice. APR is variable and based on 10-year CMT plus 1%. Maximum adjustment 6%; floor rate 1.00%. Owner-occupied, CA properties only. Subject to availability. Certain restrictions apply. 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). Taxes and insurance are not included in the payment example; your actual payment will be higher.

Finance Almost Any Need 3 Ways to Save With a First U.S. HELOC



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, and you can use the funds for anything from home improvement to education.

- 1** Save with an introductory rate of just 2.99% APR for six months, then rates as low as Prime + 0%
- 2** Save with No Annual Fees and No Application Fees
- 3** 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 10/01/2020 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.

Big enough to serve, small enough to care.



Election of First U.S. Volunteers for 2021

First U.S. is pleased to announce the 2021 annual election of volunteers for the Board of Directors. At present, there are three members of the Board of Directors scheduled for re-election.

If you would like to be considered as a candidate, please send a brief résumé to:

NOMINATING COMMITTEE
First U.S. Community Credit Union
580 University Avenue
Sacramento, CA 95825

Persons wishing to use the petition procedure without applying to the Nominating Committee must file their petitions for nominations with the Secretary of the Credit Union. Petitions for nomination must contain signatures of at least 1% of the total credit union membership, and be accompanied by a certificate from the nominee stating that they accept the nomination and agree to serve.

If there are no other nominees, **Dennis B. Cook, Nancy Lee and Karen McDougal** are expected to be re-elected to the Board of Directors for three-year terms by acclamation at the annual meeting in February 2021.

Nominations must be submitted by the Nominating Committee or by petition on or before Dec. 1, 2020. **Election results will be announced at the Annual Meeting on February 25, 2021 at 5:00 p.m.** For more information, call (800) 556-6768, ext. 5667.

Fall is in the Air Get Your Home Ready for Winter With an Energy Efficient Loan

Get your home ready for some colder weather, and warm up with a new heating system or new energy rated windows. It's easy with a Residential Energy Efficiency Loan (REEL) from First U.S.

Loan amounts from \$2,500 to \$50,000

- Terms from 5 to 15 years
- Rates as low as 4.99% APR
- Approval within 24 hours

Our REEL program gives you access to certified residential energy efficient contractors that can install improvements like:

- Heating and cooling systems
- Windows
- Water heaters, heat pump water heaters, low-flow shower heads, etc.
- Appliances and lighting
- Cool roofs – and more

And, best of all, you can save on more than your energy bills with low, fixed rates, fast local approvals, no annual fees, no closing costs, and no prepayment penalties. There's no lien on your home, no equity required, and even renters can take advantage of the savings by self-installing certain ENERGY STAR® appliances.

Visit firstus.org and check out the Energy Efficient Loans tab under "Personal Accounts/Loans" for more information and program eligibility requirements. Or call (800) 556-6768 today and ask to speak with **Jade Lim**, our REEL program specialist about warming up your home for the holidays.

First U.S. does not endorse or encourage the use of specific products or services offered by participating contractors. Annual Percentage Rate (APR) and program is effective 10/01/2020 and subject to change or cancellation at any time. Payment example: 60 monthly payments of approximately \$19 for each \$1,000 borrowed. REEL financing does not cover solar projects.

Download the First U.S. mobile app today

Visit firstus.org

- ★ 4.7 Stars
- ★ transfer
- ★ deposit checks
- ★ make payments

and more



The offices and branches of First U.S. will be closed Monday, October 12, 2020 in observance of Columbus Day.



FEDERALLY INSURED BY NCUA



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 • firstus@firstus.org

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