

FIRST Edition

February 2018 • Serving the Twelve-County Sacramento Region and California Federal Employees

Let's All Go to the Movies

First U.S. would like to congratulate Sacramento's own Greta Gerwig on the success of her "love letter to Sacramento," the film, *Lady Bird*. If Greta's name sounds familiar, that's because she is the daughter of First U.S. Business Services Manager, Gordon Gerwig. Bob Miller, Development Officer in our Business Services group, was even seen as an extra in the movie.

Lady Bird won Golden Globe Awards for Best Picture and Best Actress (Musical/Comedy), was nominated for Outstanding Performance by a Cast by the Screen Actors Guild, Best Original Screenplay by the British Academy, and is nominated for five Oscars including Best Picture, Best Director and Best Original Screenplay. Congratulations Greta!



Spend an evening with a First U.S. (and critic) favorite, and see *Lady Bird* in theaters today.

And for all your business loan needs, call our own stars, Gordon or Bob at (800) 556-6768.

Maximize Your NCUA Insurance Coverage

First U.S. is considered by the National Credit Union Administration (NCUA) to be "well capitalized," the highest rating provided to credit unions based on a number of ratios that measure our financial position.

Plus, your funds are insured by the NCUA to \$250,000. But did you know that you can maximize your coverage? NCUA share insurance is available to members of credit unions based on account ownership categories. Which means you could establish account ownership types that increase your coverage well above the standard limits.

Coverage to \$250,000 is available for ownership categories, including individual member owners of accounts, joint owners, IRAs (traditional and Roth), and trusts.

Ask your branch for a copy of the NCUA brochure, **How Your Accounts Are Federally Insured.**

You can also explore your coverage options with NCUA's insurance estimator at [MyCreditUnion.gov/estimator](https://www.MyCreditUnion.gov/estimator) (or you can find the link at [firstus.org](https://www.firstus.org)).

Example of how a family of two might maximize share insurance:

Member A as an individual.....	\$250,000
Member B as an individual.....	\$250,000
Member A and Member B joint account.....	\$250,000
Member A with Member B as Beneficiary.....	\$250,000
Member B with Member A as Beneficiary.....	\$250,000
IRA for Member A.....	\$250,000
IRA for Member B.....	\$250,000
	<hr/>
	\$1,750,000

Enjoy Great Deals and a Great Low Rate



Join us for the Roseville Automall's annual Presidents' Day Sale, where you'll find great deals on nearly 7,000 vehicles, and a great low rate from First U.S.

- Save with a rate as low as **2.99% APR on terms to 72 months**
- And, enjoy no payments for 90 days

Our special rate offer is available for purchases made at the Roseville Automall's Presidents' Day Sale, February 16th through February 19th 2018.

Ask your branch for details, or call us anytime at (800) 556-6768.

Annual Percentage Rate (APR), terms and offers are effective 2/16/18 to 2/19/18 and subject to change without notice. Your actual APR may be higher and will be based on credit rating, the amount financed and the loan term. Certain restrictions apply. These offers cannot be used to refinance an existing First U.S. auto loan. Interest accrues from date of disbursement. Payment example: 72 payments of \$15.19 per \$1,000 borrowed.

Refinance Your Home Loan with **NO FEES**

3.95%
APR | Loan Amounts to
\$453,100

Take advantage of our No Fee/Your Term Home Loan and get your home paid off faster. Refinance to one of today's still low rates, pay **NO FEES**, and choose a fixed-rate term from 5 to 12 years.

- Save money every month
- Choose the term that meets your needs
- Pay off your home before retirement
- **Save with NO FEES** – even if you refinanced recently

Stop by your local branch, visit firstus.org, or call one of our Real Estate Specialists at (800) 556-6768 to get your application going today.



Annual Percentage Rate (APR), terms and offers accurate as of 2/1/2018 and subject to change without notice. Maximum LTV 80%. Minimum loan amount \$50,000. Owner-occupied CA properties only. Available for first mortgage refinances only. Certain restrictions apply. Borrower is responsible for fees/charges imposed by existing lender and recording fees. If more than 20% of the original principal amount is paid off within the first 12 months, all third-party charges as disclosed on the LE and settlement statement that were waived at consummation will be recovered, including, but not limited to the cost of the credit report, document preparation, tax service, title, and appraisal. Payment example: 144 payments of \$8.74 per \$1,000 borrowed. Taxes are not included in payment example; your actual payment will be higher. Offer cannot be used to refinance or pay down/pay off an existing First U.S. loan.



The offices and branches of First U.S. will be closed Monday, February 19th in observance of Presidents' Day.



FEDERALLY INSURED BY NCUA



Get the First U.S. Mobile App.



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

Phone Center hours: Mon–Fri, 7:30 a.m. – 6 p.m.; Sat, 9 a.m. – 2 p.m.

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