



DYK Did You Know?

You need to endorse your check when making a mobile deposit! Be sure to write "For Mobile Deposit Only" on the back along with your account number. :)

Now Accepting Scholarship & Grant Applications!

We are now accepting applications for First Credit Union's College Scholarship program and Youth Financial Education Grant program for the 2018-2019 school year. These programs are available exclusively to members of First Credit Union.

\$500 Youth Financial Education Grant Program. The grant seeks to assist an educator or community group with funds for teaching financial education to kids and teens.

\$1,000 College Scholarship Program. The scholarship program recognizes and rewards up to three graduating high school seniors planning to enroll in a full-time course of study at an Arizona university, college, or vocational school next fall.

Apply today! Visit firstcu.net and click on Community for more info and to download an application. Application deadline for either program is February 15, 2019.

MAKE IT HAPPEN

with us!



Scot
VP Residential Lending



Jan
Senior Mortgage Loan Officer



Cindy
Mortgage Loan Officer



David
Mortgage Loan Officer



Marvin
Mortgage Loan Officer



Lisa
Home Equity Specialist



Michelle
Mortgage Underwriting Specialist



Kristi
Mortgage Coordinator

Whether you're buying your first home or looking to refinance the home you're in, turn to First Credit Union for your next home loan. We offer:

- Pre-qualification
- Credit analysis
- Variety of home loan programs
- Choice of terms
- Sunny rates & fees

We do Home Equity Loans too!

Equity in your home is an excellent source of funds for your financial needs. A home equity loan can enable you to make home improvements, consolidate bills or even take a vacation. The best part is home equity loan interest payments are generally tax deductible, but always check with your tax advisor.

Schedule a FREE Consultation.

Call (480) 756.5500 or (800) 732.6986 outside the Phoenix area today to schedule a free, no-obligation consultation with a First Credit Union home loan specialist who will help guide you through the home equity, home purchase or refinance process.

Ready to apply? Start today at firstcu.net.

Holiday Closure

Our branch locations will be closed on **Monday, September 3, 2018** in observance of Labor Day.

Access your accounts anytime!



firstcu.net



(480) 756.5501



Short code 90703 (Register your device at firstcu.net)



with any of these logos:



Mailing Address: P.O. Box 820, Chandler, AZ 85244 | 24/7 Phone Center: (480) 756.5500 • (800) 732.6986



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Simple, meet Smart.

(And his friend, Rewards.)



They live here.



Simple, Smart and his friend Rewards are part of every First Credit Union Visa[®] Rewards credit card

These guys spend their days making shopping for your favorite things easier, safer, and well, more rewarding. Get to know them. After all, they live here!

Meet & greet happening now @ firstcu.net



VISA



▶ **Enjoy these cardholder benefits:**

- 4.9% Introductory APR* on purchases and balance transfers
- 3X POINTS on first \$1,000 of purchases
- Enjoy worldwide acceptance

Ready to be BFF with these fellas?!

▶ **Three ways to apply:**

- 1.) Visit any branch
- 2.) Visit **firstcu.net**

-or-

- 3.) Call 480-756-5500 or toll-free outside the Phoenix area at 800-732-6986

Call, click or visit today!



*APR=Annual Percentage Rate. 4.9% Intro APR on Balance Transfers and Purchases for 9 months. After that, the APR will be the Wall Street Journal (WSJ) Prime Rate + 6.65% - 16.65% for purchases and the WSJ Prime Rate + 9.65% - 19.65% on balance transfers and cash advances based on your creditworthiness. Rates subject to change without prior notice. If you do not pay your entire balance by the due date each month, we will charge you interest on purchases. See Account Disclosures for complete details.



Scan the QR code to find the current WSJ Prime Rate or visit: http://www.wsj.com/mdc/public/page/2_3020-moneyrate.html

This card is issued by First Credit Union pursuant to a license from Visa U.S.A. Inc. © 2018 Visa Inc. All Rights Reserved.

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WHEREVER YOUR
DAY TAKES YOU,

A Friendly Face is Never Far Away.



At First Credit Union, we're always finding ways to make your experience more convenient. Shared branching is one of those ways. First Credit Union is part of a national network of cooperative credit unions, providing members with easy account access at thousands of locations. Learn more at firstcu.net.

At shared branch locations around the country, you can enjoy a host of services, just like you would at your local branch:

- Deposits
- Transfers between accounts
- Withdrawals
- Loan payments

Find a shared branch location at firstcu.net. Just click on Locations & ATMS or download our mobile banking app.

Convenience is *first* at First Credit Union! As a member, enjoy 24/7 friendly personalized service, plus:

- Text banking
- Mobile apps with check deposit
- Online banking
- Extensive CO-OP ATM Network
- Bill pay
- And more at firstcu.net



This credit union is federally insured by the National Credit Union Administration.





*Life gets complicated...
Checking Accounts don't have to be.*

We're eliminating minimum
balance requirements &
reducing your monthly fee!

P.O. Box 820
Chandler, AZ 85244
(480) 756.5500 • firstcu.net



Effective October 1, 2018
we're reducing your monthly
checking account fee from
\$5 to \$4!

Your First Premier checking account monthly fee of \$4 is:

- Reduced to \$3 when enrolled in eDocuments **OR** if you receive a direct deposit during a statement cycle
- Waived when you maintain a \$1,500 minimum daily account balance
- Waived when enrolled in eDocuments **AND** your choice of the following during a statement cycle:
 - Receive a direct deposit
 - Pay a bill using **firstcu** bill pay
 - Complete (post & clear) 21 **firstcu** debit card purchases

For members ages 24 & younger or 60 and older, your First Premier checking account monthly fee of \$4 is waived when enrolled in eDocuments **OR** if you receive a direct deposit during a statement cycle.

Effective October 1, 2018, First Credit Union will no longer be offering dividends on its First Premier checking accounts.

What does this mean for you?

You don't have to worry about maintaining your minimum daily balance. Just enjoy the benefits of your account. No stress. :)

- Worldwide Visa® debit card acceptance
- Free online banking
- Free bill pay
- Free mobile banking*
- Free text banking*
- Free remote deposit*
- Free eDocuments
- Free online personal management tools

**There is no charge from First Credit Union for mobile banking, text banking, or remote deposit. Regular internet access charges, messaging charges, and other rates from your mobile provider still apply.*

What if I want an account that offers dividends?

A First Credit Union Money Market account is a great option if you are looking to earn dividends. You'll enjoy:

- Tiered dividends - earn more as your balance grows
- Dividends paid monthly
- Free remote check deposit*
- Free text banking and mobile banking*
- Free online banking and bill pay
- Free online financial management tools
- Account access at 5,400 nationwide shared branch locations

\$10 monthly fee is waived when you maintain a \$1,000 minimum daily balance.

If you have any questions related to this notice, please visit your nearest branch location or call us at (480) 756.5500 or toll-free outside the Phoenix area at (800) 732.6986.

P.S. Our lawyer would like you to know...

Please note this Change in Terms Notice is incorporated into and becomes part of your Truth-In-Savings Disclosures, your First Premier Checking Truth-In-Savings Disclosures, and your Membership Agreement effective October 1, 2018.



OUR SERVICE IS

REFRESHING!

Invite a Friend! Ask us how.

FIRSTCUREWARDS.NET



Invite a friend to open a new checking account with us and you both can earn a FREE reward! Four easy steps:

1. Print your name on this form. Then, provide either your email address or mailing address.
2. Give it to a friend and recommend one of our great checking accounts.
3. When your friend logs in and enrolls at firstcurewards.net, you'll earn 25 points and your friend will receive 150 points!
4. When your friend opens a new checking account, they can earn 300 points immediately! And you'll get a certificate for 350 points redeemable for your choice of rewards.



firstcurewards.net | 910-202-0975

This credit union is federally insured by the National Credit Union Administration.

Name: _____

Email: _____ OR

Address: _____

City: _____ State: _____

Zip: _____

Referral Code: **Newsletter**

