

# IMAGINE THE Possibilities



## APPLY FOR YOUR HOME EQUITY LOAN TODAY

**Imagine the possibilities** when you unlock your home's equity. Whether you have dreams of renovating your home, tackling essential repairs, consolidating your debt, or investing in a major purchase, our Fixed Home Equity Loan or Home Equity Line of Credit (HELOC) can help you turn those dreams into a reality.

### **Fixed Home Equity or HELOC - what's the difference?**

With a fixed home equity loan you receive the entire loan amount at once and repay it over time, with a fixed rate and fixed term. A HELOC, is a revolving credit line and you can borrow funds as needed. Both are secured by the deed of trust on your home.

**Looking to buy or refinance?** We can help with that too! We are a trusted local lender with local decision making,

choice of terms and competitive rates. For home purchases or refinancing we offer you:

- Choice of terms up to 30 years
- Pre-qualification & credit analysis
- Upfront service costs & member-only rates

**We're here for you!** We understand that it can be an overwhelming process, so we take the time to explain the various loan program options available to you. Whether you're interested in leveraging your home's equity, purchasing a new home, or refinancing your current mortgage, our team is here to provide guidance and support. :)

**Get started today!** Call (480) 756-5500 or (800) 732-6986 outside the Phoenix area, visit [firstcu.net](http://firstcu.net) or stop by any of our branches to begin the process.

## Did You Know?

**Do you have a great first mortgage rate and want to unlock the equity in your home?** A home equity loan from First Credit Union is an excellent option! By utilizing the equity you've built up in your home, you can access funds for various purposes while taking advantage of competitive rates and terms.

## First Credit Union Pays for A's!



**W**e believe education is the foundation for your future. That is why we support hard work and want to reward our youth and young adult members for their efforts. Don't wait - you've put in the work, it's time you get rewarded!

### Here's how it works:

- Offer valid for 24 years & younger who are enrolled in school
- Receive \$5 per A or equivalent on report card
- Earn up to \$25 per quarter and \$50 per year
- \$10 bonus opportunity for GPA of 3.25 (*Not to exceed the combined \$50 cap on program earnings per year*)
- Submit July-December report cards in January & January-June report cards in July
- Bring your report cards to any branch or submit online at [firstcu.net](http://firstcu.net), see details below
- Reward deposited in your First CU account
- Maximum Great Grades credit of \$500 over the duration of membership

**It's easy to submit your report cards online!\*** Simply visit [firstcu.net](http://firstcu.net), click on "Community" and then "Great Grades Rewards Program". **Happy studying :)**

**\*Special Note to Members 12 years old and younger:** Please visit the Great Grades page at [firstcu.net](http://firstcu.net) for redemption options as First Credit Union adheres to the Children's Online Privacy Protection Act. Thank you!

## Holiday Closures

Our branch locations will be closed on:

**Tuesday, July 4th, 2023**

Independence Day

**Monday, September 4th, 2023**

Labor Day

## 2023 College Scholarship Recipients

**A**t First Credit Union we value higher education and financial literacy. So much so, that since 2007 we've awarded more than \$46,000 funding 63 college scholarships and 5 youth financial education grants. Our college scholarship program and financial literacy grant programs are available exclusively to First Credit Union members. This year, we had the honor of awarding two scholarships to upcoming college freshman!

**Congratulations** and best wishes for continued success to this year's recipients!



**ALEJANDRO RUIZ**

Brophy College Preparatory  
\$1,000 College Scholarship



**BENNY T. VAN PELT**

Shadow Mountain High School  
\$1,000 College Scholarship

Applications for the 2024 College Scholarship and Youth Financial Education Grant programs will be available at [firstcu.net/community](http://firstcu.net/community) this August. The deadline for both programs is mid-February 2024 and recipients will be selected and notified in March 2024.

Good luck!



Access your accounts anytime!



[firstcu.net](http://firstcu.net)



(480) 756.5501



Text banking 226563 (Register your device at [firstcu.net](http://firstcu.net))



with any of these logos:



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