

2020 First Takes

AMERICAN FIRST CREDIT UNION

FALL Edition

A message from Jon Shigematsu CEO/President

In a year where everything has changed, so will many holiday traditions. Families and friends may not gather as usual and our secret Santa may be our local mail carrier. As American First also continues to move forward and adapt, we are finding new ways to serve during this holiday season, including virtual fundraisers and community support. Don't forget to follow us on Facebook, Instagram, and Twitter @americanfirstcu to find out how American First is supporting our communities during these challenging times.

One thing that has become clearer than ever is the importance of our members saving their money. We offer our innovative Big Prize Savings account to encourage them to develop better savings habits. Big Prize Savings is a fun account that offers savers the opportunity to win big cash prizes. You can read about our latest winners and find out how you can participate on page 3. Over the past months, we have offered financial relief solutions to help our members with loan payment assistance, digital account access, and free financial counseling. You can learn more about how to achieve financial wellness on our website.

In this final First Takes edition of 2020, you'll find exclusive member benefits and tips on how to save money during this holiday season. We also celebrate our Caring First program, recognized by the Credit Union National Association (CUNA) for excellence in community service. We are thankful for your continued membership with us and look forward to a fresh start in 2021.

Sincerely,










October

SUN	MON	TUE	WED	THU	FRI	SAT
				1	2	3
4	5	6	7	8	9	10
11			14		16	17
18	19	20	21		23	24
25	26	27	28	29	30	31

Upcoming Holiday Hours

Oct 12 Columbus Day — Closed
Nov 11 Veterans Day — Closed
Nov 26 Thanksgiving — Closed
Nov 27 Day After Thanksgiving — 9AM - 1PM
Dec. 24 Christmas Eve — 9AM - 1PM
Dec. 25 Christmas — Closed





November

SUN	MON	TUE	WED	THU	FRI	SAT
	2		4	5	6	7
8	9			12	13	14
15	16	17	18		20	21
22	23	24	25			28
29	30					

Important Dates

Oct 15 International Credit Union Day
Nov 1 Daylight Saving Time Ends
Nov 3 Election Day

December

SUN	MON	TUE	WED	THU	FRI	SAT
		1	2	3	4	5
6	7		9	10	11	12
13	14	15	16		18	19
20	21	22	23			26
27	28	29	30	31		

Free Financial Webinars

Sign up at amerfirst.balancepro.org

October Retirement Planning: The Basics
November Building a Better Budget
December The Basics of Personal Finance



Home Dreams Can Come True

Whether you're looking to purchase your first home or have owned your home for years, our consultants can help you find the right loan. We'll sit down with you to discuss your goals and offer a solution that will prepare you for a successful future.



Buying a Home - Choose a variety of loan programs including large loans, FHA, VA, and other loan programs that help you get the home you want.

Home loan terms up to 30 years - Buy a home or refinance an existing home loan with a payment that works for you.

Fixed and adjustable rate loan programs - Choose which rate best fits your budget and saves you more.



Refinance Your Home - If you are looking to pay down your mortgage early or want to save money every month, you may be able to refinance.



Use Your Home Equity - Tap into your home's equity for major home improvements or to help consolidate other debts. No equity, no problem. Ask us how we can help.

Plus, access Credit Union perks through TruStage™ property insurance and earn cash rewards at closing for using one of the agents in CU Realty's Home Advantage™ network to buy or sell your home.

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**Love My
Credit Union®
rewards**

Your American First membership saves you money through exclusive member-only offers through our trusted partner. With Love My Credit Union Rewards, credit union members have saved over \$2 billion with offers like:

- Save money on **TurboTax** federal products.
- Exclusive discounts from the **TruStage Home & Auto Insurance Program**.
- Save on **SimpliSafe**, the #1 expert pick for home security.
- Save on car maintenance and get \$10 off your first service using **CarAdvise**.
- Save 40% on a 1-year membership to **Sam's Club**.
- Rent to build your credit history and save up to 30% with **Rental Karma**.
- Save on your travel and entertainment needs like car rentals, hotels, theme parks, movie tickets and more!



amerfirst.org/lmcu

**GREAT GIFTERS
SPLIT THE COST
WITH ZELLE®**

Get money for the group gift fast with Zelle.

**Find Zelle
in your banking app.**

Make Holidays Easier with Zelle®

Zelle® brings you safe and easy ways to send money directly to family and friends in a matter of minutes! Make this holiday season easier with Zelle!

1. Log into your American First Mobile App and select Send Money with Zelle
2. Enroll using your mobile phone number or email
3. Send money to almost anyone you know and trust

No charge for Bill Pay and Zelle services when one of these services is used at least once per month. Otherwise, a \$5.95 monthly fee applies.

It's time to start thinking about what you would do with \$50,000!

BIG PRIZE SAVINGS

EXCLUSIVELY AT AMERICAN FIRST CREDIT UNION

Our biggest cash prize is still up for grabs! Remember — the more you save, the more chances you earn to win. And there's no limit to the amount of entries you can earn.

Our Big Prize Savings account continues to award members for saving! Check out our latest winners of 2020.



\$10,000 Winners



"You have helped me out throughout the years, but these funds now will be a big financial help."

Teresa B.

1st Quarter Winner



"It's always a pleasure coming in to do my banking and the staff is always so friendly and kind."

Lynette P.

2nd Quarter Winner



\$1,000 Winners



Ernie C.

Wayne G.

Ryan V.

Sandra & Kenneth R.

Gabriel L.

Jimmy B.

Mary S.

Thomas R.

Dixie M.



Ways to Lower Holiday Spending Get Creative! 🎁

Holiday spending is often a spending plan-buster. The expenses can be numerous — presents, wrapping paper, cards, decorations, food, and travel, to name a few. Very few people have an unlimited holiday budget. A little bit of creativity and energy can get you through the holidays without draining your wallet.

Homemade Gifts

Making your own gifts is a great way to save, since supplies usually cost less than the finished product. Not only are homemade gifts cheaper, but many people appreciate them more than store-bought gifts because of the effort that goes into making them.

Are you not an experienced crafter? No problem. Writing a letter describing what the person means to you or framing a memorable photo are ways to give personalized gifts without having to break out a glue gun. Baking is another option that is easy for most people to do. Standard cookies or brownies can be dressed up with sprinkles and ribbons in holiday colors.

Gift-Wrapping

Now that you have taken the time to choose economical gifts, you probably do not want to spend even more money on wrapping them. Skip the fancy wrapping paper and bows, and look around the house to see what you can use.

Cards

It is not uncommon for store cards to cost \$5 a piece. If you sent cards to 20 people, that would cost you \$100, not including postage. Creating your own cards can help you save, but resist the temptation to buy the pricey supplies that pepper the scrapbook aisles of craft stores. If you create and send cards electronically, you avoid spending money completely.

Decorations

Like with gift-wrapping, you can avoid buying decorations by seeing what is lying around the house. Making a garland out of popcorn is a classic holiday decoration. Pine cones and acorns – available in abundance in many parts of the country – provide a perfect seasonal touch. If you are really craving store-bought decorations, consider waiting until after the holidays to buy. Most stores will be selling them at a deep discount, and you can use them next year.

Holiday Food

If you host holiday dinners or parties, you may find yourself spending a significant amount of money on food. Potluck dinners are an easy way to shift the burden of buying all of the food off of you. However, if you do not want to ask your guests to bring food, there are other options. Consider eliminating a full dinner and just providing appetizers and desserts or avoiding expensive items, like wine. Look for where you can buy the cheapest food. Often bulk stores are cheaper than regular supermarkets, but not always.

You do not need to spend a lot of money to have a good time. By being creative with your purchases and not straining your finances, you'll be able to celebrate during and after the holidays.

Written by BALANCE, a free financial resource for AFCU members. Visit amerfirst.balancepro.org for articles, programs, and more.



Caring First Receives Diamond Award

American First Credit Union (AFCU) was recently honored with the prestigious Diamond Award, which recognizes outstanding marketing and business development achievements in the credit union industry.

AFCU won the Diamond Award for the Credit Union's community service efforts through our Caring First program. Caring First is one of our most prominent community-based programs that was created to give back to communities, engage associates, and develop leadership skills. The service benefits local neighborhoods, but the Credit Union gains so much from it too.

The award was presented by the Credit Union National Association (CUNA) Marketing & Business Development Council, a national network comprised of over 1,200 credit union marketing and business development professionals.

In 2019 over 200 American First associates, family members, and friends volunteered at seventeen different Caring First events. These events included financial education, music and art fundraisers, clothing drives, walks to benefit cancer research, children's health, special needs children, and a local Boys & Girls Club. We took part in a wide variety of services for our community in 2019.

Together or apart,
we still have 

With the pandemic in 2020 changing the way we live our lives, Caring First has been adjusting to help as much as we can. From holding virtual fundraisers, to volunteering in socially distant ways. We continue to provide support to the causes that are important to us such as Relay for Life, CHOC, Mary's Kitchen, Bike MS, Boys & Girls Clubs, and more. Whether we are together or apart, we still have heart.

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