

2020 First Takes

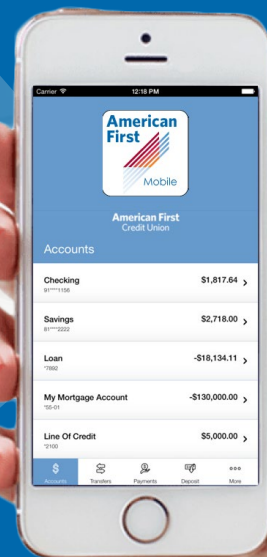
AMERICAN FIRST CREDIT UNION

SPRING Edition

In times like these, you don't
need more unknowns.

MOBILE BANKING

- Deposit Checks
- Transfer Money
- Pay Bills
- And More!



April

SUN	MON	TUE	WED	THU	FRI	SAT
			1	2	3	4
5	6	7	8	9	10	11
12			15	16	17	18
19	20	21	22		24	25
26	27	28	29			

May

SUN	MON	TUE	WED	THU	FRI	SAT
					1	2
3	4	5	6	7	8	9
	11		13	14	15	16
17	18	19	20		22	23
24/31	25	26	27	28	29	30

June

SUN	MON	TUE	WED	THU	FRI	SAT
	1	2	3	4	5	6
7	8		10	11	12	13
14	15	16	17		19	20
	22	23	24	25	26	27
28	29	30				

Upcoming Holiday Hours

May 25: Memorial Day - Closed

Important Dates

April 12: Easter

April 30: Annual Meeting

May 10: Mother's Day

June 21: Father's Day

Free Financial Webinars

Sign up at amerfirst.balancepro.org

April Identity Theft Solutions

May Becoming a Homeowner

June Understanding Credit

A message from American First

The global outbreak of COVID-19 (coronavirus) continues to evolve and disrupt many aspects of our way of life. American First Credit Union is here to help our valuable members like you. The Credit Union is financially strong with dedicated employees committed to serve. We are reaching out to you to share ways we can help you during these challenging times.

Digital Banking Services

You can securely access your account at any time using online banking or mobile banking services. These services allow you to view transactions, check balances, make account transfers, pay bills, and more. You can also make loan payments for Credit Cards, Holiday Loans, Signature Loans, Personal Lines of Credit, Auto Loans, Home Equity Lines of Credit, Mortgage Loans and Commercial Real Estate Loans via our [website](#).

Access to Cash

There are 30,000 no fee ATMs available to you throughout the country via the CO-OP ATM network, in addition to the ATMs at our branch locations. You can also get cash back when using your debit card for purchases.

Direct Deposit

Direct deposit allows you to have your paycheck placed directly into your American First account. No need to come to the branch to deposit your paycheck. Visit our website for our Direct Deposit form.

Branches

We are temporarily reducing our branch hours. Our branches will be open Monday – Thursday from 9am to 5pm, Friday from 10am to 6pm, and closed during the weekend. The number of members allowed in our branches will be limited to our ability to maintain safe social distancing. All associates have been informed of best health practices recommended by the CDC.

Telephone Access

General banking needs are available via our Contact Center at 800.290.1112.

COVID-19 Related Financial Problems

If you have financial difficulties caused by COVID-19 and need our support, we are here to help. Please call the Contact Center number shown above.

We are closely monitoring the current situation and will provide updated communication as things change. Thank you for the trust you've placed in American First.

Sincerely,
Your Credit Union

For the latest updates on coronavirus(COVID-19) and American First, visit our Knowledge Center at amerfirst.org/coronavirus.

TIPS ON PROTECTING YOURSELF & THOSE AROUND YOU.

Let's all do our part to make sure our community is safe and healthy! Here are some tips on how to avoid the spread of germs & viruses.



CLEAN YOUR HANDS OFTEN

- Wash your hands often with soap and water for at least 20 seconds especially after you have been in a public place.
- Use a hand sanitizer that contains at least 60% alcohol. Cover all surfaces of your hands and rub them together until they feel dry.
- Avoid touching your eyes, nose, and mouth with unwashed hands.



AVOID CLOSE CONTACT

- Put distance between yourself and others to help stop COVID-19 from spreading. This is especially important for people who are at higher risk.



STAY HOME

- Follow safety measures put in place and do your part to stay indoors to slow the spread of COVID-19.
- If you feel unwell, stay home. If you have a fever, cough or difficulty breathing, seek medical attention and call in advance. Follow the directions of your local health authority.



COVER COUGHS & SNEEZES

- Cover your mouth and nose with a tissue when you cough or sneeze, or use the inside of your elbow.
- Throw used tissues in the trash.
- Immediately wash your hands with soap and water for at least 20 seconds. If soap and water are not readily available, clean your hands with a hand sanitizer that contains at least 60% alcohol.



CLEAN AND DISINFECT

- Clean AND disinfect frequently touched surfaces daily. This includes tables, doorknobs, light switches, countertops, handles, desks, phones, keyboards, toilets, faucets, and sinks.
- If surfaces are dirty, clean them. Use detergent or soap and water prior to disinfection.

BIG PRIZE SAVINGS

Meet our \$50,000 Winner!

NICK H. From Brea, CA

How do you feel winning the first \$50,000 grand prize?

"I'm still dreaming, I haven't woken up from my dream. My family won't believe me when I tell them how much I won!"

How has American First Credit Union helped you?

"I have been a member for a long time. I come in and it is always good to see all the friendly associates. They help me with all my banking needs."

What will you do with this cash?

"I am putting some back into my Big Prize Savings account and sharing some with my family."



\$1,000
EVERY MONTH



\$10,000
EVERY QUARTER



\$50,000
EVERY YEAR

Learn more about how you can open a Big Prize Savings at
amerfirst.org/BigPrizeSavings

Must be 18 years of age or older to open a Big Prize Savings Account. \$25 opening deposit required. A minimum of \$500 average monthly daily balance is required to be eligible for prize entry. Official Big Prize Savings Rules can be found at amerfirst.org/bigprizesavings. The Official Big Prize Savings Rules on this site supersede all print, digital, and other marketing material. Funds federally insured by NCUA.



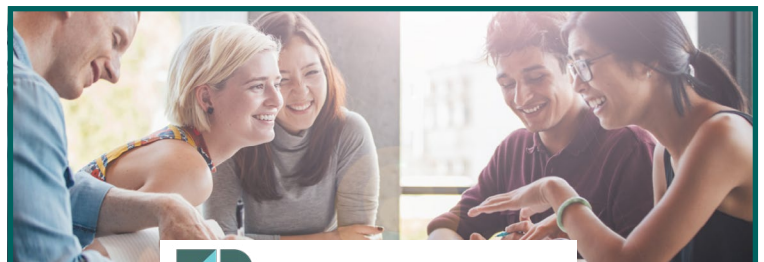
Money Magic
Share, spend and save at your credit union

April is National Credit Union Youth Month!

This month we are highlighting the importance of financial literacy in children. Encouraging kids to develop healthy saving habits can be essential for their future. Here are some topics you can discuss with your children to start their financial learning.

- Discuss Wants vs. Needs
- Set Savings Goals
- Have Them Track Savings
- Open a Youth Savings Account

American First offers a number of youth savings accounts that can help them grow their savings!



Your Path to Financial Fitness Starts Here

At American First, we care about your financial wellness. That's why we've partnered with BALANCE to provide you with free access to financial education and resources to help with your fiscal matters. BALANCE can assist with confidential, no-cost financial counseling services to help you develop a sensible budget, managing spending and debt. For all your financial life stage changes and more, we are here to help.



Counseling
Services



Budgeting
Tools



Webinars



Articles
& More

888.456.2227 | amerfirst.balancepro.org

We make car buying easy!

Experience auto-buying at its best with tailored services that American First Credit Union offers. We will help you with your vehicle financing needs.



Whether you're looking to purchase new or pre-owned, trade in your current vehicle or just need expert advice, Autoland guides you every step of the way.



Search over 2 million vehicles or research, build, and price the car of your dreams on the only auto shopping site that offers financing from your Credit Union.



Enterprise Car Sales offers you a seamless purchase experience with credit union financing options. Whether you want to buy, sell or trade, we're here to make it easy.

Caring First



Bite of Reality

Bite of Reality is a hands-on simulation that gives teens a taste of real-world financial realities. Teens are given a fictional occupation, salary, family, debt and monthly payments. The teens then need to "purchase" everyday necessities. Fortunately, the experience also includes a "credit union" to help with their financial needs!

Financially Savvy Girl Scouts

We hosted our "Start Being Money Smart" financial literacy workshop for the local Girl Scout troop. They were able to explore our newest financial center and learn different ways to be smart with their money.

WHW Clothing Drive

March 19 - May 31

WHW is a non-profit organization that provides the unemployed and underemployed the skills and resources they need to get and keep a good job at no charge.

Donate at your local branch!



Donate Items like:

- Suits and Blazers
- Slacks, Skirts, Dresses
- Blouses, Sweaters, Dress Shirts
- Handbags, Dress Shoes, Scarves, Ties
- Nylons, Stockings, Knee Highs, Trouser Socks
- Regular & Sample-Sized Shampoo & Conditioner
- Toothbrushes, Toothpastes, and Dental Floss
- Watches, Cuff Links, Tie Clips
- Briefcases
- Body Wash, Shower Gels, Soaps, and Lotions
- Unused/Sealed Makeup Products, Perfume, Cologne



Follow us on social media for updates, events, and more!