



2020 First Takes

AMERICAN FIRST CREDIT UNION WINTER Edition

A message from Jon Shigematsu CEO/President

Happy New Year from your Credit Union! The new decade will certainly bring many changes, but the service and care for our members will always remain central to who we are. For more than 68 years, we have remained focused on the financial well-being of our members and our communities, offering competitive products and personal service. With a vision to be our members' most essential financial resource, we have some exciting happenings this year to better serve you.

On January 13, we will be relocating our branch in La Habra to a newly built office near the northeast corner of Harbor Blvd. and Imperial Hwy. Your new financial center will feature a digital check-in concierge, a web café, a Kids Zone, and so much more. The Harbor & Imperial branch will also be open on Saturdays from 9 a.m. to 1 p.m. to handle most of your banking needs. (Check out some highlights and pictures on page 4). In addition to our new location, we will be upgrading your digital access with a new and friendly website experience, coming soon to amerfirst.org.

In 2019, we introduced Big Prize Savings, a savings account where the more you save, the more chances you earn to win. We were so impressed by our members' smart savings habits that we decided to continue the excitement through 2020. That's right, we're offering American First savers another chance at our \$50,000 annual grand prize, \$10,000 quarterly prizes, and \$1,000 monthly prizes. Don't miss out on the chance for life-changing prizes when you save your money. Turn to page 3 and visit our website to view our recent winners and learn more about this great member benefit.

Whether you're new to American First or you've continued your relationship with us for many years, we appreciate your trust in us. We wish you a happy and prosperous new year and new decade. Cheers to 2020!

January

SUN	MON	TUE	WED	THU	FRI	SAT
			2020!	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	30	31	

February

SUN	MON	TUE	WED	THU	FRI	SAT
						1
2	3	4	5	6	7	8
9	10		12	13		15
16	17	18	19		21	22
23	24	25	26	27	28	29

March

SUN	MON	TUE	WED	THU	FRI	SAT
1	2	3	4	5	6	7
			11	12	13	14
	16		18		20	21
22	23	24	25	26	27	28
29	30	31				

Upcoming Holiday Hours

Jan. 1: New Year's Day - Closed
Jan. 20: Martin Luther King's Day - Closed
Feb. 17: Presidents Day - Closed

Important Dates

Jan. 13: Harbor & Imperial Opens
Mar. 8: Spring Forward (Daylight Saving Time)
Mar. 9: La Habra 5K
Mar. 15: Walk Your Way Buena Park

Free Financial Webinars

Sign up at amerfirst.balancepro.org
January Are You Financially Healthy?
February Drive Away Happy: Car Buying Decisions
March Repaying Student Loans

WE'VE MOVED!

Our La Habra branch has relocated to its new location on **Monday, January 13, 2020** at the corner of Harbor & Imperial, just 1.4 miles down the street.

Harbor & Imperial Branch

4180 N Harbor Blvd Ste A, Fullerton, CA 92835

Mon - Thur: 9 a.m. - 5 p.m.

Fri: 9 a.m. - 6 p.m.

New Saturday Express Branch Hours! 9 a.m. - 1 p.m.

Stop by our new branch for a free gift while supplies last! Limit one per member. Our team of associates will be ready to serve you in our new financial center.

See page 4 of the newsletter for new branch highlights.



An Employee Benefit That Won't Cost You a Dime

We are proud to serve the employees of many companies in our neighborhoods and across the nation through our Select Employee Group program.

More Savings For Your Workplace

- Access to great member-only rates
- Credit union membership fee waived
- Payroll savings plans
- Complimentary Money Wise Workshops at your workplace
- Participation in employee wellness and benefit fairs

For More Information

amerfirst.org/JoinUs/SelectEmployeeGroups



Home Buying Workshops

Car Buying Services



Money Wise Workshops

Book Today & Get an Echo Dot!



AMERICAN FIRST MASTERCARD®

Make 2020 your best year yet.

0%
INTRO APR*
ON BALANCE
TRANSFERS
UNTIL 2021

Plus, No Annual Fee or Cash Advance Fee!

APPLY BY 3/15/20

Get 0% Intro APR*

on balance transfers until 3/15/21

As a valued member, take advantage of our limited time offer! Our **American First Mastercard®** delivers the savings you want with added benefits you'll love.

*APR= Annual Percentage Rate. See credit union representative for details. Offer available for new credit cards only.



Five Money-Smart Resolutions You Should Make This Year



Many people use the new year as a chance for a fresh start. When it comes to your finances, this is the perfect opportunity to think about changes to your current financial habits. If your goal is to increase your savings or spend less, start the year off right with these helpful tips:

1. Keep track of interest rates

Do you know the current interest rates on your credit cards? It's possible they've changed since you last checked. It's also possible that, if you're like a lot of people, you just forgot. Whatever the reason, it's time to check. A high-interest card makes the balance you owe considerably more expensive in the long run. American First offers competitive rates for our members. Ask us for more information.

2. Stick to a budget

Create a budget that you can maintain every month. New to budgeting? Here is a good rule of thumb: 50% of your income goes to essentials, 20% for building savings and paying off debts, and 30% goes to cover extras or unexpected expenses. Calculate how much of your income should be allotted for each section, and stick to it.

3. Set financial goals

Set short, medium, and long-term financial goals for the year (and beyond). Whether you want to go to a concert (short), pay off a credit card (medium), or purchase a home (long), start saving a percentage of your income to accomplish your goals. If you're not sure which financial goals you should be setting, talk to a Certified Financial Coach at BALANCE, a free resource for AFCU members.

4. Save your Raise

If you received a raise at the end of the year or think you might get one in the coming months, remember that using it to fund more lifestyle purchases may not be the best choice. Rather than buying more expensive clothes or getting a nicer car, consider putting the extra money into savings instead.

5. Appreciate what you've got

Learning to appreciate what you have will keep you from overspending on things you don't really need. Every day, take stock of at least one thing you own for which you are grateful. Doing this every day will help you maintain a healthier financial mindset.

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

BIG PRIZE \$AVINGS

You automatically earn more chances to win when you build your savings account.

Meet our 2019 winners!

\$1,000 Monthly Winners



Arturo M.



Edward P.



Peter B.



Acquanita G.



Donald K.



Beth M.



Claudia S.



Robin P.



Patricia G.



Steven B.



Darko C.



Dec. 2019

\$10,000 Quarterly Winners



Cynthia S.
Q1 Winner



Natalie R.
Q2 Winner



Steven F.
Q3 Winner



To be announced
Q4 Winner

\$50,000



ANNUAL GRAND
PRIZE WINNER

Could It Be You?

Open Your Account Today!

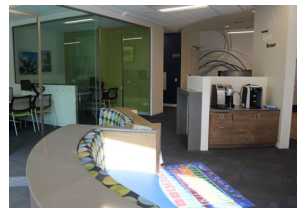
*Winners as of 12/14/19. Funds federally insured by NCUA.

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.

What's New At Harbor & Imperial

Our new financial center features an updated signature lobby with your financial needs in mind.

- Digital Check-in Concierge
- New Coinstar Machine (Free for members)
- Digital Web Café
- Kids Zone with Digital Games
- Saturday Express Branch Hours from 9 a.m. to 1 p.m.
- Free Gift While Supplies Last (Limit one per member)



Caring First OUT IN THE COMMUNITY



Angel Tree Brea, CA

American First Credit Union's 14th annual Angel Tree benefits the Crittenton Services of Fullerton, a child advocacy and mental health nonprofit. Through the program, AFCU associates were connected with a child or family to provide a gift on their "Santa Wish List." This year we donated more than 150 gifts that were sure to bring happiness to a lot of deserving children!



Thanksgiving Feast Fullerton, CA

We partnered with the Boys & Girls Club of Fullerton to help serve their annual Thanksgiving Feast. This dinner brings together the community and their families to share the joy of the Thanksgiving Holiday.



Read for the Record Buena Park, CA

Our AFCU associates participated in Jumpstart's Read for the Record event that raises awareness about the critical importance of early literacy by bringing together adults and children around the world each year to read the same book.



Holiday Wishes La Habra, CA

Holiday Wishes benefits individuals, children, and families that are facing financial challenges this season. AFCU hosted a fun crafts table that brought out the holiday cheer to the young children in our community.



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