

2021 First Takes

SPRING Edition

AMERICAN FIRST CREDIT UNION

Big Prize Savings

\$50,000 WINNER

Dale M

Riverside, CA

"I am absolutely dumbfounded, surprised, and excited at the same time! This could not have come at a better time."

American First has helped me buy vehicles and borrow money when I needed it. You are always helpful and treat me like family.

I have already been telling all of my family and co-workers that all they need to do is open a Big Prize Savings account and keep \$500 in the account every day for a month to be entered to win. They think it is too good to be true, but now they will see."



What would you do with \$50,000?

You could be next. Still on the fence? Just ask Dale if it was worth the time.

BigPrizeSavings.com
800.290.1112 | Visit a Branch

Funds federally insured by NCUA

April

SUN	MON	TUE	WED	THU	FRI	SAT
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	

May

SUN	MON	TUE	WED	THU	FRI	SAT
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23/30	24	25	26	27	28	29

June

SUN	MON	TUE	WED	THU	FRI	SAT
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

Important Dates

- April**
- 1 April Fool's Day
 - 2 Good Friday
 - 4 Easter
 - 22 Earth Day
- May**
- 5 Cinco de Mayo
 - 9 Mother's Day
 - 31 Memorial Day (Closed)
- June**
- 19 Juneteenth
 - 20 Father's Day

April is Youth Savings Month



2021 Free Financial Webinars



Sign up at amerfirst.balancepro.org

April: Building Your First Budget

May: Financial First Aid

June: 30 Ways to Trim a Budget

A message from Jon Shigematsu CEO/President

We are now over one year into the initial shock of a pandemic that spread across our country and the rest of the world. It's been an era of social distancing, mask wearing, and the overwhelming feeling of life being radically changed.

At American First, we realize the importance of having a credit union you can trust is especially vital at this time. Whether you need to complete that important home improvement project, save for your child's education, or buy a dependable car, we are here to serve. American First has remained financially strong throughout the pandemic and continues to make improvements to better serve you. Investments in our online and mobile banking capabilities and new payment options ensure that we will continue to provide the services you desire.

I invite you to attend our Annual Meeting for the Membership which will be held virtually on April 29, 2021. If you are interested in attending, please visit www.amerfirst.org/2021annualmeeting to receive the meeting details.

We appreciate your trust in American First. Your credit union is here to help you with all of your financial needs. Let's stay safe and overcome the pandemic together.

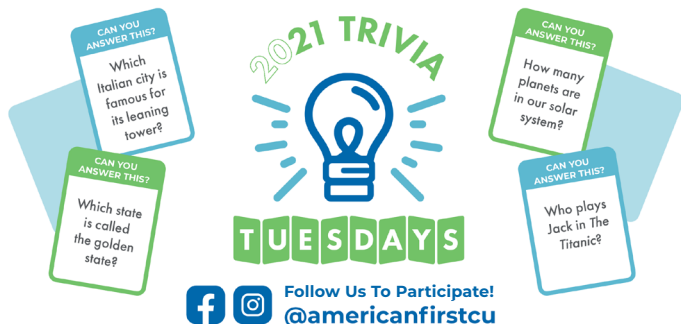
Sincerely,



Jon Shigematsu

Join us for 21 Trivia Tuesdays on Facebook and Instagram!

Win a \$5 Amazon gift card every week!



April 1 - 30

Donate Gently Used Items to Support Individuals Seeking Employment



American First will be joining WHW (Women Helping Women/Men to Work) in an effort to provide clothing and necessities to those looking for employment in our area.

All month long, join us in supporting WHW by bringing in donations to any branch collection box. To learn more about this great non-profit, please visit www.WHW.org.

Acceptable items (women's or men's):

- Professional Shoes
- Handbags
- Belts
- Professional Dresswear
- Personal unopened care items (Full size body wash, lotion, hand cream, face moisturizer, etc.)

For branch locations, visit amerfirst.org



Open a Teen Checking today!

LIMITED TIME

\$25

Deposited directly
into your account

- **Totally FREE checking account plus \$25!***
- Debit card with uChoose Rewards®
- No monthly fee
- No minimum balance
- No initial deposit required
- Mobile banking & Online banking

Call or visit a branch to open a Teen Checking account today!

*Limited time offer may change or end at any time without notice. You must be age 13 - 18 and open a checking account to receive the \$25 deposit and debit card on-the-spot. Joint signor age 18+ is required on the checking account.

Must call us or visit a branch to open, unavailable online. Membership account required and the one-time membership fee will be paid by the credit union as part of our high school Financial Education Program. \$25 will be reported on a 1099-INT or 1099-MISC as dividend income.



NINE STEPS TO GETTING THE CAR YOU WANT

A vehicle is likely to be one of the largest purchases you will make in your life. By taking the time to properly plan and prepare for buying a car, you can save yourself hundreds or thousands of dollars. Check out these steps to set yourself up for a more secure financial future:

1 Figure out what you can afford

Complete a spending plan. As you create your spending plan you can adjust the numbers to see how different transportation expenses would fit into your monthly expenses.

2 Monitor your credit

Review your credit report to ensure the accuracy of the reports, and pinpoint areas that may need work. The Credit bureaus provide free annual credit reports.

3 Consider new vs. used, buying vs. leasing

Do you prefer the negligible wear-and-tear and increased reliability of a new vehicle, even if it means the value may drop sharply in the first few years? Or would you rather let someone else take on that depreciation by going with a used vehicle, but take the risk of not fully knowing the condition and history of the vehicle?

4 Consider down payment amount

Making a down payment can help you get qualified for a loan, get a better interest rate, get a lower monthly payment, get a more expensive car for the same monthly payment, or build equity (owing less on the vehicle than it is worth) more quickly.

5 Get financing

Arrange your [vehicle loan](#) with American First Credit Union before you go to the dealership. You will have a lot to think about when you are at the dealership looking at cars: different vehicles available, test-driving, negotiating a price, etc. Just like you shop around for a good deal on a car, get pre-approved with credit union financing.

6 Determine favorites, contact dealers and check quality

Websites like cars.com, Consumer Reports, Edmunds, and Kelley Blue Book regularly publish articles on the best vehicles to meet particular needs. Create a comparison chart to keep track of all the attributes that matter most to you and how each vehicle stacks up.



Credit Union members can get a

\$100 CASH REWARD

when buying a vehicle from Carvana, our newest auto buying partner.*

amerfirst.org/autobuyingpartners

* See terms & conditions at lovemycreditunion.org. Valid only for Carvana purchases through Love My Credit Union Rewards..

7 Get the best price on the car

Companies like Kelley Blue Book, TrueCar and Edmunds specialize in tracking the average price of vehicles and rebates or incentives available. Negotiate each piece of the deal separately. Beware of salespeople who roll the different components of the transaction (purchase price, financing, trade-in, extras) into one deal or who make an offer in one area of the deal that sounds too good to be true. Walk away if you are not happy with the deal.

8 Put yourself in position to succeed long-term

Establish an emergency savings account. Unexpected expenses have a way of popping up in life and vehicles can be a major source of these.

9 Save on your insurance

Shopping for the best insurance deal is always a good idea, but think about all the ways you could get a better deal like improving your credit score, buying a used car instead of a new one and avoiding 4-wheel drive and high performance cars.

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

Spring into a better banking routine

From now until May 31 you're entered for a chance to win \$1,000 for every qualifying transaction*

- **Online Bill Pay:**
 - Add and pay a new bill of \$10 or more
 - Set up a new Autopay or Recurring payment
- **eBill:** Activate a new eBill
- **Zelle®:** Send \$5 or more to new friend or family member
- **External Account Transfer:** Add and complete an inbound transaction from another financial institution of at least \$50

amerfirst.org/springsweepstakes

*See official rules for details at amerfirst.org/springsweepstakes.

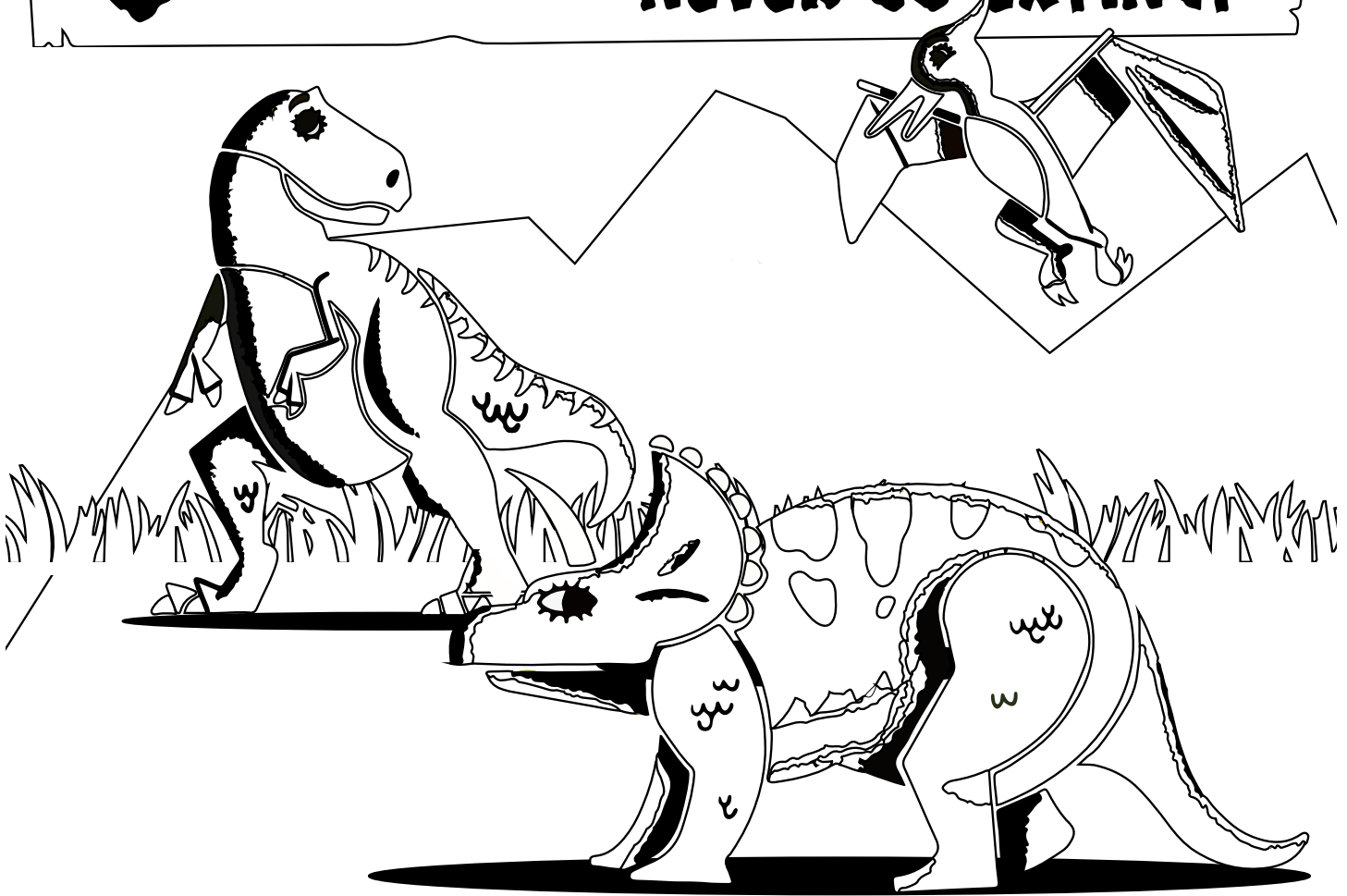


Celebrating **YOUTH MONTH**

Every April, National Credit Union Youth Month serves to encourage kids to develop healthy saving habits by making savings fun and exciting!



**BE A CREDIT UNION SAVER &
YOUR SAVINGS WILL NEVER GO EXTINCT™**



Enjoy this coloring page with your youth saver and share it with us on Facebook and Instagram!

Enter to win **"ROARING"**
prizes when you open a Youth
Account in the month of April!

WIN

**YOUR
CHOICE**

KIDS' KINDLE
TABLET



OR



FUJIFILM
INSTAX CAMERA



Follow us on



@americanfirstcu

amerfirst.org/youthmonth

Free gift may be reported on a 1099-INT or 1099-MISC