



# 2021 First Takes

WINTER Edition

AMERICAN FIRST CREDIT UNION

## Join us for 21 Trivia Tuesdays on Facebook and Instagram!

Win a \$5 Amazon gift card every week!

2021 TRIVIA  
TUESDAYS

CAN YOU ANSWER THIS?

Which Italian city is famous for its leaning tower?

CAN YOU ANSWER THIS?

How many planets are in our solar system?

CAN YOU ANSWER THIS?

Which state is called the golden state?

CAN YOU ANSWER THIS?

Who plays Jack in The Titanic?

Follow Us To Participate  
**@americanfirstcu**

### January

SUN	MON	TUE	WED	THU	FRI	SAT
					1	2
3	4	5	6	7	8	9
10	11		13	14	15	16
17		19	20		22	23
24/31	25	26	27	28	29	30

### February

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

### March

SUN	MON	TUE	WED	THU	FRI	SAT
	1	2	3	4	5	6
7	8		10	11	12	13
	15	16			19	20
21	22	23	24	25	26	27
28	29	30	31			

#### Upcoming Holiday Closures

**Jan 1:** New Year's Day  
**Jan 18:** Martin Luther King Jr. Day  
**Feb 15:** Presidents' Day

#### Important Dates

**Feb 1 - Mar 1:** Black History Month  
**Feb 14:** Valentine's Day  
**Mar 14:** Spring Forward (Daylight Saving Time)  
**Mar 17:** St. Patrick's Day

#### Free Financial Webinars

Sign up at [amerfirst.balancepro.org](https://amerfirst.balancepro.org)  
**Jan:** Credit Card Makeover  
**Feb:** Solving the Mystery of Credit Reports  
**Mar:** Becoming a Homeowner

## A message from Jon Shigematsu CEO/President

As we reflect on the lessons of 2020, we are reminded of the true meaning of togetherness – to each other, to our members, and to our communities. #AloneTogether was the year's social media mantra. There was a sense of hope when we were distant yet experiencing the pandemic together. We begin 2021 armed with knowledge, understanding, and the resilience shown this past year.

Since 1952, our never-changing philosophy has been people helping people. Since the beginning, togetherness has always been at the root of who we are. So we stand with you in providing protection for your savings, financial advice for your family, and service for our communities.

While 2021 starts with the hope of a new year, we know from experience that challenges can await. Whatever comes, we will get through it together. American First continues to be here for you, and hopes 2021 brings health, happiness and prosperity for all.

Sincerely,



## New Year, Better Benefits.



### The American First Credit Card

- No Balance Transfer Fee
- No Annual Fee
- No Cash Advance Fee
- Earn uChoose Rewards®
- CardValet® Security

## Apply Today!

[amerfirst.org](http://amerfirst.org) | 800.290.1112

## 2021 Free Financial Webinars

### February — Solving the Mystery of Credit Reports

Credit report scores hold a lot of power, they can help buy that first home but can also take away financial opportunities. This session provides an overview of credit bureaus, credit scoring, guidance to dispute inaccuracies, improving credit scores, and dealing with identity theft and fraud.

Session 1: Tuesday, February 9  
Time: 10:30 a.m. - 11:30 a.m. (PST)

Session 2: Thursday, April 22  
Time: 5:30 p.m. - 6:30 p.m. (PST)

### March — Women and Money

Whether it's having children, career advancement, divorcing, or becoming a widow, there are certain pivotal times in women's lives that can occur. This session addresses special considerations for budgeting, credit, and insurance.

Session 1: Tuesday, March 9  
Time: 10:30 a.m. - 11:30 a.m. (PST)

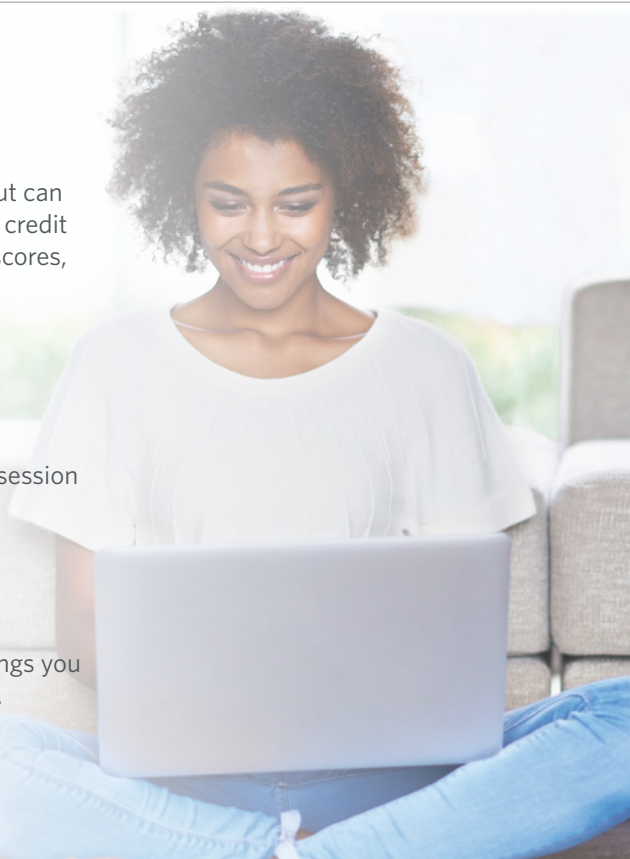
Session 2: Thursday, February 18  
Time: 5:30 p.m. - 6:30 p.m. (PST)

### April — Building Your First Budget (Youth)

A smart budget helps you cover your expenses and still buy some of the things you want. Find out how to make—and maintain—a budget based on your needs.

Session 1: Tuesday, April 13  
Time: 10:30 a.m. - 11:30 a.m. (PST)

Session 2: Thursday, March 18  
Time: 5:30 p.m. - 6:30 p.m. (PST)



## Let Us Guide You Home

Now could be the perfect time to purchase a new home or refinance an existing loan.

**Buy a Home • Refinance Your Home • Use your Home Equity**  
[amerfirst.org/homeloans](https://amerfirst.org/homeloans) | 800.290.1112

## Giving Back to the Community During Uncertain Times

Social distancing measures, coupled with a global feeling of unrest, may leave people looking for ways to connect and contribute to the world around them. Giving back to the community can give you a sense of purpose and positivity. It can also help you connect with others and even grow your skills or learn new ones. If you are looking for ways to boost your mood, use extra free time productively, we have a few ideas to get you going.

**Find a Cause to Support:** You may already have a certain cause, organization, or charity that you feel passionately about, but aren't sure how to contribute, or you may have a variety of interests and don't know which to pick. In either case, if you are looking for a specific cause to volunteer or become involved with, there are many ways to get connected.

**Donate Your Time or Skills:** You may also have a particular skill or trade that can serve your community or those around you, without committing to full volunteer status with an organization.

**Donate Your Items or Food:** Go through your closet, pantry, and garage for clothing, items, or non-perishable food items in good condition that you no longer need or want. Decluttering will help your own space feel better, and your items will go to those who need them most.

**Charitable Giving:** If you are able, financial giving is another important way get involved. Once you have selected an organization that fits your interests, you can do some research to understand how any monetary donations are used to make sure your money goes where you want it to go. Your contributions can be regular or a one-time donation. If you wish to donate through a safe and [secure site](#), we have partnered with Mastercard to make donating easy!

**Social Involvement:** This means actively supporting causes that are important to you. This may be in the form of social media posts, guest articles, or helping a call center. Researching political candidates or measures that will be on upcoming ballots and then voting. The best way to use your voice is at the polls. Encourage others to become socially involved by helping them register to vote and go to the polls.

Written by BALANCE, a free and financial resource for AFCU members. Visit [amerfirst.balancepro.org](https://amerfirst.balancepro.org) for articles, programs and more.

## Caring First Partner Page by Mastercard®

During the COVID-19 crisis, your support is needed now more than ever. We've partnered with Mastercard to offer you an easy, safe and secure way to give back to some of our local charities.

Every donation makes a difference. You can donate knowing security is built-in and your generous contribution will take just a few moments to reach its destination. Choose to give as much and as often as you would like with one-time or recurring donations. Visit our Caring First Partner Page to donate directly to some of the charities that mean the most to our communities.

**Visit [amerfirst.org/caringfirst](https://amerfirst.org/caringfirst) to donate today!**

Together or apart,  
we still have 



### CHOC Foundation

Helping children and caregivers endure and recover from this crisis.



### Crittenton Services

Strengthen families and help troubled adolescents reach their full potential.



### Feeding America

Continuing to provide food to people in need during these times of uncertainty.



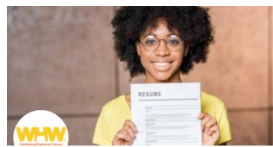
### Mary's Kitchen

A volunteer organization whose aim is to provide care for the less fortunate in Orange County, CA.



### Meals on Wheels

Your donation can give communities the resources they need to keep seniors safe.



### Women Helping Women

Donate today to help build a future for every person who wants to work.



# Caring First

The last quarter of 2020 brought about many opportunities for American First to demonstrate the 'People Helping People' initiative. We found ways big and small to support our cherished foundations. Through virtual walks, bike-a-thons, online fundraisers, a drive-thru toy drive and more, we came together to raise over **\$25,000** to give back and make sure our presence was felt in our communities.



**Bike MS: Virtual Bike Ride**



**Boys and Girls Club: Drive-Thru Toy Drive**



**Boys and Girls Club: Renovating a Classroom**



**CHOC Children's: Virtual Walk in the Park**

## CONTRIBUTIONS MADE TO



## Fraud & Security Prevention

**Security Advisory: Please stay alert and avoid becoming a victim to potential fraud.** Fraudsters have become increasingly adept at getting individuals to share the information they need to commit fraud by posing as financial institution call center agents, or by sending text messages that look like they are coming from your institution, warning of suspicious transaction activities. If at any point you are uncertain about questions being asked or the call itself, hang up and call us immediately. **American First Credit Union will never ask you for sensitive personal identification information (PII) via email, phone, or social media. If you suspect fraud or spam, please notify us right away at 800-290-1112. For more information, visit [amerfirst.org/fraudprevention](http://amerfirst.org/fraudprevention).**

### Tips to Protect Your Account:

- Do not send personal identification information (credit or debit card numbers, Social Security Numbers, passwords or PINs) in response to an e-mail or text request
- Use anti-virus software and ensure that it's updated regularly
- Check your monthly statements to verify all transactions
- Update passwords every 90 days
- Use multi-factor authentication
- Never share login credentials
- Set account alerts in Online and Mobile Banking based on your spending habits
- Download the CardValet® app to turn your card on/off if lost or stolen and set restrictions and alerts

