

First Takes

AmericanFirst
Credit Union

2023 Winter Edition

0% INTRO APR UNTIL MARCH 15, 2024

With this special offer, get 0% Intro APR on balance transfers made at the time of account opening. Replace higher interest-rate credit cards to pay down existing balances and reduce overall costs.

Benefits

- 0% Intro APR*
- No Annual Fee
- No Cash Advance Fee
- Low Everyday Rate
- UChoose Rewards**
- Mastercard® ID Theft Protection
- Contactless Tap-to-Pay
- Technology
- Apple Pay®



VISIT [AMERFIRST.ORG](https://amerfirst.org)

*0% introductory APR until the March 2024 billing cycle following the opening of your account only on balance transfers made at time of account opening by 3/15/23. After that, your Standard APR will apply. To see APR follow the link and see the table in the middle of the page. **UChoose Rewards: Register your card at www.uchooserewards.com to earn rewards points. – Earn 1 point per \$2 each time you use your card and sign for your purchases. Plus, earn additional points by shopping at participating retailers in-store or online.



HOLIDAYS

Monday, January 2 (CU Closed)
New Year's Day (Observed)

Monday, January 16 (CU Closed)
Martin Luther King Day

Monday, February 20 (CU Closed)
Presidents Day



BALANCE WEBINARS amerfirst.balancepro.org

January - Basics of Personal Finance

Session 1: Tuesday, January 10 - 10:30 a.m.

Session 2: Thursday, January 19 - 5:30 p.m.

February - Using Credit Cards Wisely

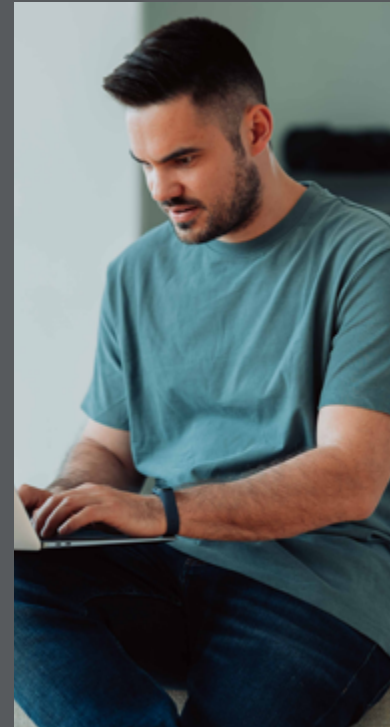
Session 1: Tuesday, February 14 - 10:30 a.m.

Session 2: Thursday, February 23 - 5:30 p.m.

March - Understanding Credit

Session 1: Tuesday, March 14 - 10:30 a.m.

Session 2: Thursday, March 23 - 5:30 p.m.



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A message from Jon Shigematsu CEO/President

Happy New Year!

Offering our members ways to save more and borrow wisely is one of American First Credit Union's guiding principles. We believe that financial wellness is for everyone. Regardless of how old you are or your financial status, we are committed to providing you the resources needed to manage your money.

As an AFCU member, you can benefit from competitive rates on loans for vehicles, homes, credit cards, and personal needs. To replace your higher interest rate credit cards elsewhere, we are offering a 0% introductory rate on balance transfers when you open a new American First Mastercard with Rewards. This offer will be available until March 15th.

In 2019, we introduced Big Prize Savings. It's a savings account where the more you save, the more chances you have to win \$1,000 every month, \$10,000 every quarter, and \$50,000 annually. With over 50 cash prizes awarded since inception, members have paid for unexpected expenses, retired early, saved for a home, and more. Contact us to open one today!

But we're not just about banking. In addition to extraordinary service, we give back to our neighborhoods through our 'Caring First' initiative by participating in causes that make our communities stronger. The back page of this newsletter shows how AFCU recently helped to improve people's lives.

Thank you for being a member of American First. Your partnership helps keep our credit union strong. Have a fantastic 2023!

With gratitude,



Jon Shigematsu



Six Easy Ways to Save Money

Without Sacrificing Your Lifestyle

In today's economy, it is essential that you do what you can to save money. Many people are afraid of sacrificing the things they enjoy in order to keep more cash in their pockets. Fortunately, there are many ways that you can save money without having to give up the lifestyle you enjoy. Here is a look at some easy ways to save money without sacrifice.

Shopping Lists

Going to the store without an idea of what you want is a good way to waste a lot of money. If you don't have a shopping list, you are likely to make unnecessary impulse buys. You might also forget to buy something that you needed, causing you to waste time and gas money on a second trip. Be sure to make a shopping list before you go to the store.

Coupons

If you don't check for coupons and deals at the stores where you shop, you are throwing away money.



BIG PRIZE Savings
Earn Chances to Win Just by Saving!

\$50,000 Every Year
\$10,000 Every Quarter
\$1,000 Every Month

February
Big Prize Savings WINNER
Edward M. \$ 50,000
Fifty Thousand and 00/100 DOLLARS
2021 Grand Prize

*Must be 18 years of age or older to open a Big Prize Savings Account. Official Big Prize Savings Account Rules can be found on BigPrizeSavings.com which supersede all print, digital, and other marketing material. Exclusions for AFCU employees, volunteers, family members and their households apply. Personal accounts only. Membership eligibility and a one-time \$5 lifetime membership fee will apply for new members. See us for details.





Although most coupons are for small amounts of savings, these small amounts add up quickly. If you do a lot of your shopping online, you should also search for any online coupons or promo codes before you check out. Most online retailers have deals for free shipping and discounts all year long.

Shop Around

It's important that you shop around before making any purchases, particularly on big ticket items. Many search engines have shopping features that allow you to compare prices among a number of top retailers. Many of these retailers also have price matching services that will allow you to get a competitor's price at your preferred store.

Pack Your Lunch Ahead of Time

Eating out is one of the most common ways that people waste money. Not only is eating out more expensive, it also tends to be less healthy. Prepare your meals ahead of time, then bring them to work or school with you. There are many healthy, delicious meals that are inexpensive and can be brought with you. Many offices and cafeterias have microwaves, so you're not just limited to cold lunches.

Buy Used

Many people are turned off by the idea of buying something used. They think that these types of products might be unclean or defective. The truth is that most people barely use the things they own. These "gently" used items often wind up at thrift stores or outlets such as eBay. If you buy used items instead of new ones, you can often get great deals on items that are almost as good as new.

Drive Less

With gas prices continually skyrocketing, driving can end up being a huge expense. However, chances are that you are driving when you don't have to. Do you really need to drive around the corner to the store? If

you need to travel a short distance, walk there. If you have to go somewhere that's moderately far away, take your bike. You will spend less money and be healthier.

As you can see, you don't need to make huge sacrifices to save cash. If you use your time and money more judiciously, you may save hundreds of dollars every year without compromising your quality of life.

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

NEW YEAR RESOLUTION...

exercise more, eat healthier, find a better work-life balance ...
what about planning for your retirement?

No matter your age or stage in life, there's no better time like the present to start planning for your retirement! And if you're over the age of 50? Now is definitely the right time.

Many of us create great New Year Resolutions, with every intention of carrying them through. Some are successful, some fizzle after a short time. Your retirement planning is essential to your financial health, and with access to CFS* financial advisor Greg Norman, you have personalized planning and tools at your fingertips. Planning that's focused on your goals, and your needs.

Conquer your New Year Retirement Resolution and schedule your no cost, no obligation appointment today!



Greg Norman
CFS Financial Advisor
CA Insurance 0C13969
562.237.5063

*Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through CFS: are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal. Investment Representatives are registered through CFS. The Credit Union has contracted with CFS to make non-deposit investment products and services available to credit union members.



Caring First

The last quarter of 2022 brought about many opportunities for American First to demonstrate care for the community. We found ways big and small to support our cherished foundations. Through food distribution, financial education, holiday gifting, and monetary fundraising AFCU's Caring First has been highly involved in serving the community.



In October, associates participated in Bike MS Bay to Bay for the National Multiple Sclerosis Society and hosted a pet donation drive that benefitted Paws for Success, Priceless Pets of Chino Hills, and Mary S. Roberts Pet Adoption Center. Also associates and volunteers held a Bite of Reality interactive simulation promoting financial education to local high schools in Orange and Eastvale.



The We Believe in Giving food distribution event kicked-off the holiday season in November followed by the Angel Tree Project benefiting the babies, children, and teens from the Crittenton Services of Fullerton in December. Also in the final month of 2022, Caring First partnered with Buena Park Police Department's Project Give a Christmas by sponsoring 3 families in need. Once again AFCU partnered with Paws 4 Success Santa's Workshop supporting the creating of a sensory friendly Christmas event for children on the Autism spectrum.



Caring First Volunteers supported The La Habra Children's Museum for the annual Holiday Wishes program who provided 350 families from with toys and food.

Concluding the holiday season volunteers participated in the Fullerton Boys and Girls Club Toy Drive where they assisted in passing out goodies and toys to over 300 families in the community and 3rd Annual "We Believe In Giving" Christmas toy gifting event at Garcia's South of the Border Cantina & Grill also in Fullerton.



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