

Let's make this year **THE YEAR.**



Together we can make this year one of growth and progress. Yes, there's guides and self-help resources online, but real progress starts with communication. - and that's what we're here for.

Our goal is to serve our members with the best member service we can provide. Every bank offers apps, online banking and credit-score driven loan products. What we offer is ourselves. We're real people just like you, and we can help you find solutions that realistically fit YOUR life, rather than a statistical picture.

Regardless of your financial standing, we invite you to have a chat with a member service representative and review your financial position because you never know what we might be able to do for you. We're here to help you save, grow and live better. Maximize your membership and take advantage of all the benefits of banking with First American. It all starts with communication.



visit [First American.org](https://www.FirstAmerican.org)
or call **520.836.8848**

Make life easier. Consolidate!

Consolidating debts or rolling multiple debts into a single, lower, payment can simplify your life. We offer many solutions with low interest rates to pay off higher interest loans or credit cards. Saving you money monthly and you pay less interest over time. Not to mention making managing your bills easier, helping to reduce the stress of managing debt.

Home Equity Line of Credit

Let your home work for you with a Home Equity Line of Credit*. With our low introductory rate, you can consolidate high interest debt and pay it off faster. Even after the intro period, this line of credit will still have a great interest rate. It's a win-win, with no surprises or closing costs.

Platinum Mastercard

Transfer balance from other credit cards, save money monthly and pay down debt faster while improving your available credit-to-debt ratio. **NO balance transfer fees, NO annual fee** – it's your best member benefit!

Enjoy a very low intro rate of **3.99% APR** for 12 months** on purchases and balance transfers, followed by a low fixed rate as low as **6.99% APR****.

Auto Loan Refinance



Could you be paying too much for your vehicle? Bring your existing car, truck, motorcycle, ATV or RV Loan to First American from another financial institution, and in addition to a great rate, we'll give you **\$100 CASH BACK** if you qualify for refinancing. It's that simple!

Improve your vehicle loan

- 90 days before your first payment is due
- Flexible terms
- No Processing or application fees
- Guaranteed Asset Protection (GAP) available
- Mechanical Repair Coverage available
- Debt Protection available

*APR=Annual Percentage Rate. Fixed Intro Rate of 3.15% APR for first 12 months and as low as 5.25% APR after first 12 months. Home Equity Line of Credit (HELOC) Promotional APR shown is available only for new HELOCs with a minimum loan amount of \$5,000 and a maximum loan-to-value (LTV) of 90%. \$50 annual fee applies; Promotional APR is fixed for initial 12 months of the term. On the anniversary day of loan closing date, APR will convert to the variable rate plan as described in the applicable loan documents. Subsequent APR may vary based on the index rate, plus a margin. Index rate is based on the Prime Rate as published in the Wall Street Journal. On December 11, 2019, that index was 4.75%; resulting APR with a 0.50% margin is 5.25%. Floor rate at the end of the initial 12-month period is 2%. APR will never exceed 18.00%. "As low as" rate assumes excellent borrower credit history, 90% or less Loan-to-Value. Alternative rates and terms are available. Actual rates and APRs dependent on credit history, type of product, loan term and loan to value (LTV). This line has a 10-year draw period. Eligible property includes single-family, owner-occupied, primary residence and vacation homes (located in AZ or NM only). Property insurance required. Interest may be tax deductible. Consult your tax professional regarding deductibility. Closing costs are waived unless the loan is paid off within the first two years. An estimated range of fees is \$100 to \$800. Not all members will qualify for this promotional offer. All loans subject to credit worthiness, collateral conditions, and location. Other restrictions may apply. If the borrower is not a member, a \$10 fee is required to join the Credit Union. Co

**APR = Annual Percentage Rate. After the introductory period, a low fixed rate applies ranging from 6.99% APR to 9.99%, based on your credit worthiness. Subject to credit approval. Please read the following Solicitation Disclosure that contains rates, fees, and other cost information that are related to the First American Mastercard® Credit Card. Please read the following Credit Agreement that contains agreement and terms that are related to the First American Mastercard® Credit Cards.

***APR= Annual Percentage Rate. The promotional offer is available to qualified applicants refinancing auto, motorcycle, RV, or ATV loans from other financial institutions. All loans subject to credit approval. First American CU will match or beat the interest rate by .50% the member would qualify with First American. The minimum interest rate match floor of 3.50%. 0% interest loans do not qualify. Member must provide verification of current interest rate at other financial institution to qualify. Qualifying member must agree to comparable remaining term and balance. Approved members may elect a different term (within guidelines) and the interest rate would be assigned based on current rate sheet guidelines. Not all applicants will qualify for the lowest rate. Interest continues to accrue during the 90-day no-payment period. The \$100 cash back is available on a loan total of \$10,000 minimum. The cash back will be deposited to the primary applicant's First American CU savings account approximately 120 days after loan funding providing all First American CU accounts are in good standing. If the loan is closed or paid-off within 6 months of opening the \$100 cash-back amount will be forfeited and added to the payoff amount. The recipient is solely responsible for any personal tax liability arising out of this incentive. Existing First American CU loans or indirect loans not eligible for this offer. Membership in First American CU is required, ask us for specific details. Offer may expire at any time. Other restrictions may apply.



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MAXIMIZE YOUR REFUND!



Get Your Maximum Refund and Special Savings on TurboTax

Tax time doesn't have to be stressful. With TurboTax, you'll get your biggest possible refund fast and your taxes done right. PLUS, credit union members save up to \$15 on TurboTax federal products, all through tax season.

TurboTax makes it easy to find the best solution for your unique tax situation. Simple filer? Homeowner? Independent contractor, freelancer or side-gigger? TurboTax has a product that is right for you.

File with confidence, knowing that TurboTax guarantees 100% accurate calculations and runs thousands of error checks as you go. And if you need help, TurboTax has it: from answers online anytime, to unlimited advice and a final review from a CPA or Enrolled Agent with TurboTax Live.

- ✓ 100% accurate calculations
- ✓ save time and money
- ✓ maximize your refund

Save on TurboTax today!

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CLOSED DATES & EVENTS

Monday, February 17, 2020

We will be closed in observation of Presidents Day



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