



FIRST AMERICAN CREDIT UNION

THE EAGLE

2010 April

Helpful Money Management Tips

A free monthly email newsletter is among the many useful resources offered through BALANCE. In the newsletter you will find tips ranging from ways to budget wisely in a slow economy to immediate ways to improve your credit score. To sign up for the newsletter or to browse archives of newsletters from the past, visit balancepro.net.

Financial Counseling

Our BALANCE consultants can help. Please call **1-888-456-2227** or log on to www.balancepro.net

24-Hour Automated Phone Teller



(520) 421-0687 • (800) 215-2055

Any Hour Loan-By-Phone

There is a real person waiting to take your loan application 24/7

ANY-HOUR



Apply 7 Days-a-week
24 Hours-a-Day!
24/7 toll-free number

LOAN

24-Hour Loan Service

866.520.2790

OVERDRAFT ADVANCE

A required regulation change to Overdraft Advance will take effect July 1, 2010. More information will be provided in the coming months.

Vehicle Loans

Our auto loans feature **low rates and convenient payment terms.**

Have an auto loan elsewhere?

See if you can refinance it at First American and take advantage of our great low rates. Extended Warranties and Guaranteed Asset Protection (GAP) are available.

*The base Annual Percentage Rate is the advertised rate and can vary based on creditworthiness, age of vehicle, and terms of the loans. Your rate can be higher or lower depending on credit performance. Rates are subject to change without notice. APR=Annual Percentage Rate.

Rates as low as*
3.99%
Annual Percentage Rate (APR)



Call for a loan

24/7 Anytime
Anywhere

In keeping with your own 'round-the-clock' schedule, you can call our lending department any time, 24 hours a day, 7 days a week to apply for a loan!

Take advantage of our great rates and excellent service whenever it is convenient for you. Whether you need a new or used car loan, personal loan, Home Equity Line of Credit, or VISA Credit Card, we can help – anytime during the day or night, and weekends, too.

To apply for a loan, simply call our friendly representatives at **866-520-2790.**



What is Guaranteed Asset Protection?

Guaranteed Asset Protection (GAP) covers the difference between the market value of your vehicle and your loan balance in case your vehicle is "totaled" or stolen and never recovered.

Call any First American branch for all the details, and compare our comprehensive, low-cost program to the competition.

Payment Protection

Payment Protection Program is an agreement between you and your credit union that can cancel or reduce repayment of your loan debt if you die or become involuntarily unemployed or disabled.

A Privacy Pledge to our Members

We Respect Your Privacy

We have never shared non-public personal information except as required by law and we will continue to protect your privacy.

Our Privacy Disclosure Policy

Categories of Information that We May Collect

We collect non-public personal information about you from the following sources:

- Information we receive from you on applications or other forms, such as: your name, address, social security number, assets, and income.
- Information about your transactions with us, our affiliates, or others, such as: your account balance, payment history, parties to transactions, and credit card usage.
- Information we receive from a consumer reporting agency, such as: your creditworthiness and credit history.

Categories of Information that We Disclose

We do not disclose any non-public personal information about our members or former members to anyone, except as required by law.

Disclosure as Permitted by Law

We may disclose all of the information we collect, as described above to service providers and companies that perform marketing services on our behalf (for example – check printing companies).

Confidentiality and Security

We restrict access to non-public personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your non-public personal information.

If you ever have questions or concerns about the integrity of your account information, please contact us.

Free Financial Counseling and Education

Whether you're hoping to establish a manageable spending plan or finance your child's education, BALANCE is here for you.

Money management can seem overwhelming. That's why First American Credit Union has partnered with BALANCE, a financial fitness program.

Through this partnership, you have instant access to free financial counseling services.

Call BALANCE toll-free: 888-456-2227

Monday – Thursday, 5:00 am to 8:00 pm
Friday, 5:00 am to 5:00 pm
Saturday, 8:00 am to 5:00 pm (PST)

Or visit:
www.balancepro.net

BALANCE



FINANCIAL FITNESS PROGRAM

NEW ATM

Chinle Health Service
Hwy 191 Hospital Road
Chinle, AZ

Co-signer on same hook as borrower

Considering co-signing a loan? Keep considering. Then consider some more.

As a co-signer, you're more than just a backup should the primary borrower become unable to repay the debt. You're a co-borrower, with all the liability and none of the benefits of the loan. (Some estimates are that 75 percent of co-signers are asked to repay loans.)

That means lenders who want their money back can turn to you any time for repayment, not just when they have exhausted all efforts with the borrower.

If you must co-sign, protect yourself by asking the lender to give you a heads-up should the borrower miss a payment.

Your Savings Federally, Insured To
\$250,000
by National Credit Union Administration
a U.S. Government Agency



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CASA GRANDE OFFICE

1001 N. Pinal Ave. • Casa Grande, AZ 85122
Phone: (520) 836-8848
Outside Casa Grande: (800) 759-9442

LOBBY OFFICE HOURS

Mon – Thur	9:00 – 5:00
Wed.	9:30 – 5:00
Fri.	9:00 – 6:00
Sat.	9:00 – 2:00



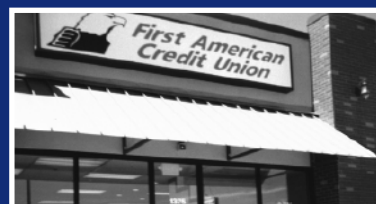
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WINDOW ROCK OFFICE

P.O. Box 1969 • Window Rock, AZ 86515
Phone: (928) 871-4772
Outside Window Rock: (800) 759-9442

LOBBY OFFICE HOURS

Mon – Thur	8:30 – 5:00
Wed.	9:30 – 5:00
Fri.	8:30 – 6:00



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GALLUP OFFICE

1375 N. HWY 491 • Gallup, NM 87301
Phone: (505) 863-9381
Outside Gallup: (800) 759-9442

LOBBY OFFICE HOURS

Mon – Thur	8:30 – 5:00
Wed.	9:30 – 5:00
Fri.	8:30 – 6:00
Sat.	9:00 – 2:00

Telephone number for all branches
Toll-Free: 1-800-759-9442

KEY:

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Saturday Hours

Drive-up

Drive-up

Holiday Schedule

First American Credit Union will be closed to observe:

Memorial Day

Saturday, May 29
Monday, May 31

Independence Day

Saturday, July 3
Monday, July 5