



FIRST AMERICAN CREDIT UNION

# THE EAGLE

2010 July

## Financial Counseling

Our BALANCE consultants can help. Please call 1-888-456-2227 or log on to [www.balancepro.net](http://www.balancepro.net)

## 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](http://balancepro.net).

## Say "YES" to Ask us How!

Your First American Credit Union checking account has a feature called debit card **Overdraft Protection (Courtesy Advance)**. Soon, we can no longer provide this coverage automatically – **if you want to keep it, you need to tell us.**



Legislation recently passed by Congress requires that consumers must Opt-In to have overdraft protection when using their debit card effective August 15, 2010. If you don't Opt-In your everyday debit card or ATM transactions will not be approved if you don't have sufficient available funds.

If you want to Opt-In to keep the coverage on your checking account, please tell us by calling us at 1-800-759-9442. Or come in or complete the enclosed form and return it to any branch office.

## Our Checking Accounts Are Free and Easy

Any time you can save a few minutes – or a few dollars – that's a good thing! That's why we have added lots of convenient features to our free checking accounts.

### We offer:

#### Free Checking

- No monthly fees
- No minimum balance
- Free VISA check card

#### Free Home Banking

#### Free Bill Pay

- E-Statements
- E-Alerts



## Open your Free Checking Account Today!

If you have a checking account somewhere else, make the switch today! Just call or stop by, and we'll be happy to set up a new account for you.



# First American Credit Union wins a prestigious Credit Union Progress Award (CUPA) for the third time in the last four years



Jim Shipe, President/CEO of First American Credit Union accepts the CUPA award.

First American Credit Union is pleased to announce that we were presented with one of the prestigious Credit Union Progress Awards (CUPA) at the Arizona Credit Union League's annual meeting held in June at the JW Marriott Hotel in Tucson.

Jim Shipe, President/CEO of First American, accepted the award on behalf of the credit union. The Arizona Credit Union League has for many years presented these awards. The award recognizes management of growth in a positive way.

Thanks go to our members for their loyalty and confidence in the credit union for making this award possible.



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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



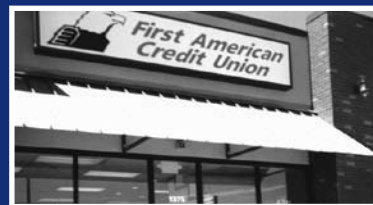
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## WINDOW ROCK OFFICE

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

## Do You Know Your Score?

Lenders rate your creditworthiness by using a credit score – and it's serious business. A low score may mean you'll pay higher rates the next time you apply for a credit card, car loan or mortgage. Fair, Isaac and Company (FICO) is the most widely used credit scoring company in the U.S. Its scores range from 300 to 850.

### WHAT DETERMINES YOUR CREDIT SCORE?

PAYMENT HISTORY	35%
DEBT OWED	30%
CREDIT HISTORY LENGTH	15%
NEW CREDIT	10%
TYPES OF CREDIT IN USE	10%

### PAYMENT HISTORY

Have you paid your bills on time? Do public records show that you have filed bankruptcy or been the target of foreclosures, lawsuits, wage attachments, liens or court judgments?

### DEBT OWED

Owing a lot of money on many accounts may show that you're overextended.

### CREDIT HISTORY LENGTH

In general, a longer credit history increases your score.

### NEW CREDIT ACCOUNTS

Opening several new credit accounts in a short time period reflects a greater risk.

### TYPES OF CREDIT

Do you have a healthy mix of credit – credit cards, retail accounts, installment loans, a mortgage loan?

Your savings federally insured to at least \$250,000  
and backed by the full faith and credit of the United States Government

# NCUA

National Credit Union Administration, a U.S. Government Agency



## Holiday Schedule

First American Credit Union will be closed to observe:

### Independence Day

Saturday, July 3

Monday, July 5

### Labor Day

Saturday, September 4

Monday, September 6