



FIRST AMERICAN CREDIT UNION

THE EAGLE

2010 January

Your Credit Union is now over \$70 million in assets.

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

We want to thank you, our loyal members, who have made us successful, and enable us to serve the community.

Make sure you tell your friends and family about your Credit Union. They are eligible to take advantage of the great service, and to benefit in the same way that you do.

We're proud of our history, and of the financial services we provide to our members, and we look forward to continuing our service to the community and our members.

At First American Credit Union we never treat you like a customer. You are a member and an owner and, we return our earnings to our members by offering lower auto loan rates and better rates on certificates.

24-Hour Automated Phone Teller



(520) 421-0687 • (800) 215-2055

Need Financial Counseling

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

Don't overlook important tax information on statement

Your enclosed statement lists the information important to filing your 2009 federal and state tax return.

New Alliance to Offer Collateral Protection Insurance

First American Credit Union recently made changes to our collateral protection insurance program that tracks the insurance on members' loans.

If you have a vehicle loan with First American Credit Union and have received notices requesting proof of insurance, any new notices you may receive will look different from those you received in the past. Please continue to follow the instructions listed on the notices, as they contain important information regarding your loan.

As your lender, First American Credit Union knows you rely on our products and services to help keep you financially strong and secure. Please contact us at (520) 836-8848 if you have any questions regarding this information.

First American Credit Union wishes you, our members and friends, a prosperous New Year!



Your Savings Federally, Insured To

\$250,000

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

Do-it-yourself credit score improvement

- 1. Pay down debt.** This is one of the quickest ways to boost a credit score. Under the FICO credit formula, the “amounts owed” category counts for about 30% of the overall score.
- 2. Be careful about closing unused accounts.** Doing so will lower the amount of credit available. This, in turn, could affect utilization ratio – the amount of credit used compared with what’s available – and hurt the score.
- 3. Use or lose the cards.** In this economy, lenders are slashing credit lines and closing accounts even for the best consumers. Lenders often say they’re doing so because of “inactivity”. Charging purchases to cards once or twice a month – and paying the balance at the end of the month – can minimize the risk of that happening.
- 4. Consider opening a new account.** That may seem illogical because opening a new account can affect the credit score. The “new credit” category makes up 10% of a FICO score. But getting a new card might be a good idea if lenders are closing the old accounts, says John Ulzheimer, president of consumer education at Credit.com. It would boost available credit, and because credit usage is a key part of your score, it could help more than hurt, he says.
- 5. Pay bills on time.** Payment history still accounts for the largest chunk of a FICO score at 35%. So paying bills on time and getting debt under control can go a long way toward improving your credit score.

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



Call for Board Nominees

First American Credit Union members in good standing may apply for a position on the Board of Directors. Board service is a voluntary, three-year commitment. If you are interested in joining other dedicated volunteers on the Board, please send a resume of qualifications, and your biography by February 1, 2010 to:

**First American Credit Union
Nomination Committee
1001 N. Pinal Ave.
Casa Grande, AZ 85122**



*All deposits accounts are insured to \$250,000 by the NCUA, a U.S. government agency, at no cost to you! IRAs are insured to \$250,000 by the NCUA at no cost to you.



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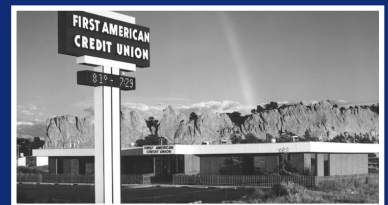


CASA GRANDE OFFICE

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



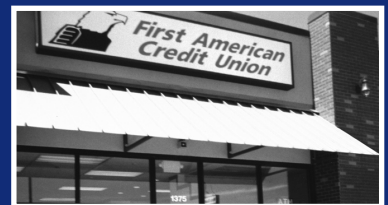
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WINDOW ROCK OFFICE

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

Holiday Schedule

First American Credit Union will be closed to observe:

**Martin Luther King Day
Monday, January 18**

**Presidents’ Day
Monday, February 15**