

lower rates means more

green

for you!



apply today! >

1 FINANCE WITH RATES AS LOW AS

3.49%

APR*

2 **NO PAYMENT FOR 60 DAYS**

3 **\$100 CASH BACK**

Save some green when you get approved for a vehicle loan with us before you shop!

1. Get a **great interest rate** with no surprises.
2. Get ahead with **no payments for 60 days!**
3. Get **\$100 CASH BACK!**

*Annual Percentage Rate. The 60 Day NO payment option is available to qualified borrowers for new/used or refinanced auto loan applications received 02/01/2019 – 02/28/2019. Interest continues to accrue during the 60 day no-payment period. Offer available for direct auto loan purchase or refinance. Existing First American Credit Union loans are ineligible. Rates, terms, and conditions vary based on qualifications, credit worthiness and collateral conditions. Offer can end at any time without prior notice. The \$100 CASH BACK will be deposited to your First American savings account approximately 120 days after loan funding providing all First American accounts are in good standing. If loan is closed or paid-off within 24 months of opening, the \$100 cash-back amount will be forfeited and added to the payoff amount. Indirect loans are not eligible for cash back. Membership in First American Credit Union is required ask us for specific details. Other restrictions may apply.

DID YOU KNOW?
YOU HAVE ACCESS TO OVER
85,000 ATMS

NATIONWIDE WITH THE ALLPOINT AND CO-OP NETWORKS



ATM locations >

First American Credit Union does not charge a fee for the first 5 ATM withdrawals. Subsequent withdrawals will be charged \$2 each except when made at any First American Credit Union-owned ATM. 85,000+ Surcharge free ATMs in Allpoint and CO-OP Networks. A 1% foreign transaction fee applies to withdrawals outside the United States.

UPCOMING HOLIDAYS

Stay informed of our Holiday Observances. Helping you plan ahead.

President's Day
Monday, February 18, 2019

IT'S IMPORTANT TO REVIEW YOUR CREDIT REPORT

When was the last time you saw a copy of your credit report? If it's been more than two years, then it's probably time to take another look.

It's important that you understand the information in your credit report, **regardless of your financial situation**. This information directly impacts your ability to obtain a credit card, buy a car or home, rent an apartment, or even get a new job. Two of the best reasons for reviewing your credit report today are:

- to make sure your credit report is accurate
- to protect yourself from fraud or identity theft

If you've ever applied for a credit card, a personal loan, or insurance, there's a file about you. This file contains information on where you work and live, how you pay your bills, and whether you've been sued, arrested, or filed for bankruptcy. Companies that gather and sell this information are called Consumer Reporting Agencies, more commonly known as credit bureaus. The information credit bureaus sell about you to creditors, employers, insurers, and other businesses are called consumer reports or credit reports. The three major consumer-reporting agencies in the United States are Equifax, Experian, and Trans Union.

You now have a quick and easy way to get a copy of your credit report through GreenPath Financial Wellness, First American Credit Union's financial education and counseling partner. GreenPath will provide you a copy of your credit report for a nominal fee. And once you receive the credit report, a GreenPath counselor is available to review the report with you. They will help you understand how to read the report, show you how to dispute inaccurate information, and discuss credit scoring.

As a member of First American Credit Union, you can take advantage of the GreenPath Financial Wellness program, a free financial education and counseling program. GreenPath counselors are available Monday through Thursday 8 a.m. to 10 p.m. (EST), Friday 8 a.m. to 7 p.m. and Saturday from 9 a.m. to 6 p.m. To use this new service, simply call 1.877.337.3399 or visit them on the web at greenpathref.com.



visit **First American.org**
or call **520.836.8848**

GET RID OF HIGH INTEREST DEBT!

NOW is a great time to make plans to improve your finances. Use any of our low interest options below to save money and pay off debt FASTER!

1. PERSONAL LOAN

up to 3%^{APR*} rate reduction when you transfer balances

personal loan ➔

*APR = Annual Percentage Rate. Rate match floor: 8.99%^{APR}. Qualifying members must agree to comparable remaining term and balance. Member must bring in proof of current rate (example: Bank Statement). Balances up to \$5,000 qualify for 2%^{APR} reduction. Balances over \$5,000 qualify for 3%^{APR} reduction. The refinance must be from another financial institution, offer is not valid for First American Credit Union refinances or consolidation. Rates, terms and conditions are subject to change and may vary based on creditworthiness, qualifications, and collateral conditions. All loans are subject to approval. Not all applicants will qualify for the lowest rate. Your actual APR will be disclosed at the time of disbursement. No fees are charged for application or obtaining these loans. Standard late fees will apply to late payments. Monthly Payment Example: Financing a personal loan for \$5,000 for 60 months at 8.99%^{APR} will have a monthly payment of \$103.76.

Another example of how much you could save with us.	FIRST AMERICAN CREDIT UNION PERSONAL LOAN	HIGH INTEREST LOAN OR CREDIT CARD
Balance	\$15,000	\$15,000
Fees**	NO FEES	Some fees may apply
APR	AS LOW AS 8.99% ^{APR*}	18.00% ^{APR}
Months To Pay Off	60 months	60 months
Total Interest Savings	\$4,171	

2. HOME EQUITY Line of Credit

no closing costs! ➔

intro rate
3.90% ^{APR*}
first 12 months

as low as
6.00% ^{APR*}
after the first 12 months

*APR=Annual Percentage Rate. Fixed Intro Rate of 3.90% APR for first 12 months and as low as 6.00% 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 20, 2018 that index was 5.50%; resulting APR with a 0.50% margin is 6.00%. 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. Contact us for specific details. See the Home Equity Early Disclosure for complete details First American Credit Union NMLS ID #811468. Federally insured by the NCUA.

3. PLATINUM MASTERCARD STOP HIGH INTEREST NOW!

3.99% ^{APR*} LOW six-month intro rate...

followed by a LOW fixed rate as low as

6.99% ^{APR*}

build credit & save! ➔



*APR = Annual Percentage Rate. After the introductory period, a low fixed rate applies ranging from 6.99% APR to 9.99% APR, based on your creditworthiness. Subject to credit approval. Some restrictions apply. See application and solicitation disclosure for full terms and conditions. Benefits and services may vary.



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