

VEHICLE LOAN

NEW OR USED
BUY OR REFINANCE

ONLY MEMORIAL DAY WILL 60 DAYS NO PAYMENT ONLY THROUGH MAY!

\$100 CASH BACK

*APR—Annual Percentage Rate. The 60 Day NO payment option is available to qualified borrowers for new/used or refinanced auto loan applications received 05/01/2019 – 05/31/2019. Existing First American Credit Union loans are ineligible. Interest continues to accrue during the 60-day no-payment period. Offer available for direct auto loan purchase or refinance. Rates, terms, and conditions vary based on qualifications, credit worthiness, and collateral conditions. Your rate may vary. Offer can end at any time without prior notice. The \$100 CASH BACK is based on a loan total of \$10,000 minimum. The 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 the 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. Offer available for auto loan pre-approvals or refinancing a non-First American auto loan only. Indirect loans are not eligible for this promotion. Membership in First American Credit Union is required ask us for specific details. Other restrictions may apply.

We shredded
identity theft at our
community shred day!



Casa Grande residents brought in almost two truckloads, shredding tons of sensitive documents at Community Shred Day.

First American and the Casa Grande Youth Commission held a free Community Shred Day on Saturday, April 27. Residents and businesses made donations in support of the Youth Commission. The event drew hundreds of people that were ready to safely discard old documents, hundreds of old electronics and recycle over 860 pounds of cardboard boxes.

“Shredding unwanted, sensitive documents is one of the easiest steps you can take to prevent identity theft,” said Marketing Coordinator, Julia Montoya. The Credit Union supports the City of Casa Grande’s efforts to recycle and help prevent fraud. “We host a community shred day twice a year to encourage people to safely destroy private documents and make it convenient for them to do so.”

First American, the Casa Grande Youth Commission and City of Casa Grande have collaborated to provide shred events for the community since 2008.



First American
CREDIT UNION

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

The City of Casa Grande's sanitation department accepted unwanted e-cycle items to recycle. Steady support in the community helped make it a semi-annual event in 2014. Since the inaugural event, First American

estimates that over 150,000 pounds of sensitive, unwanted documents have been shredded and recycled. The next Community Shred Day will be scheduled for the fall of 2019.

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

From Home Improvement to Debt Consolidation a HELOC makes it easier!

*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.

If you're buying a home, check out our online mortgage center.

- Get an Estimate of Closing Costs
- Learn more and get Pre-Qualified now for FREE
- Apply for a loan and get Pre-approved in just minutes
- Receive a Rebate when you buy or sell a home
- Calculate your buying power

It's easy with First American Credit Union and our partner, Credit Union Mortgage Association, Inc. (CUMA) Your mortgage loan approval is just minutes away! Experience the "Credit Union Mortgage Advantage" with reduced paperwork and hassle-free online mortgage applications. It's really that simple: just a few questions and receive an online decision in minutes.

We have revolutionized the process to make it quick, easy, and more convenient for members.

Contact our Mortgage Partner CUMA today: You can submit an inquiry online and a representative will contact you by phone or by email based on the preference, you select. You can contact Credit Union Mortgage Advantage by calling (855) 913-6211. Credit Union Mortgage Advantage is located at 10800 Main Street, Fairfax, VA 22030.

We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.



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