

# refinance and beat your rate

by **.50** APR\*



**90 DAYS**  
NO PAYMENT

*plus* **\$500**  
**CASH BACK**

**beat your rate!**

\*APR= Annual Percentage Rate. The promotional offer is available to qualified applicants refinancing auto, motorcycle, RV, or ATV loans from other financial institutions. All loans subject to credit approval. First American CU will match or beat the interest rate by .50% the member would qualify with First American. The minimum interest rate match floor of 3.50%. 0% interest loans do not qualify. Member must provide verification of current interest rate at other financial institution to qualify. Qualifying member must agree to comparable remaining term and balance. Approved members may elect a different term (within guidelines) and the interest rate would be assigned based on current rate sheet guidelines. Not all applicants will qualify for the lowest rate. Interest continues to accrue during the 60-day/90-day no-payment period. The \$100 cash back is available on a loan total of \$10,000 minimum. The cash back will be deposited to the primary applicant's First American CU savings account approximately 120 days after loan funding providing all First American CU accounts are in good standing. If the loan is closed or paid-off within 6 months of opening the \$100 cash-back amount will be forfeited and added to the payoff amount. The recipient is solely responsible for any personal tax liability arising out of this incentive. Existing First American CU loans or indirect loans not eligible for this offer. Membership in First American CU is required, ask us for specific details. Offer may expire at any time. Other restrictions may apply. Offer ends 02/28/2020.

Refinance your vehicle loan with us for a financial advantage this year. We're not "just" talking **lower payments with .50% APR\* off your current rate**. Refinancing could mean **lower interest, better terms** and **saving more money**. Plus, if the balance on your vehicle loan from another financial institution is higher than \$10,000 - you'll be eligible for a **90 day period of no payments** and **1% cash back!**

## Home Equity Line of Credit...

Let your home work for you with a Home Equity Line of Credit\*. With our low introductory rate, you can consolidate high interest debt and pay it off faster. Even after the intro period, this line of credit will still have a great interest rate. With careful utilization, this can be a powerful tool for bettering your financial life.

**STOP high interest**

**...with NO closing costs**

\*APR=Annual Percentage Rate. Fixed Intro Rate of 3.15% APR for first 12 months and as low as 5.25% 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 11, 2019, that index was 4.75%; resulting APR with a 0.50% margin is 5.25%. 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.



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or call **520.836.8848**



## Our Favorite Financial **LIFE HACKS**

The journey to financial wellness is one filled with all sorts of new discoveries. Once you commit to turning your financial life around, you'll discover more about yourself, such as your true needs and wants.

You'll also figure out some interesting and simple costsaving strategies—or life hacks—that you can carry with you for life. We've learned a lot of tips over the years through talking with clients. Here are some of our favorite things you can do to improve your financial life.

### **Clear browsing history when buying airfare online**

When you start searching for flights, airlines leave a digital trail in your cache that alerts them that you are in the market. When they know you are searching, they raise the prices. By clearing your cache, you can save as much as \$50 per flight on the exact same day.

### **Carry larger new bills to curb impulse spending**

One of the downsides of debit and credit cards is that it makes spending completely seamless. This makes impulse buying that much easier, which can prevent you from keeping up with your financial goals. Studies have shown that people spend less when they carry cash, particularly bills that are hard to break, like \$50s and \$100s.

To kick it up a notch, make sure to ask for new bills. The crispness makes you less likely to want to spend on unnecessary items.

### **Delete your credit card from online stores**

Speaking of impulse shopping, part of the reason why online stores are so successful is because they have figured out ways to make your purchasing experience as frictionless as possible. One way they do this is by storing your credit card information so you can “one-click” purchase. By deleting your credit card, you create an added barrier to impulse shopping that will make you less likely to spend unnecessarily.

### **Carry your groceries**

One place where we can overspend without thinking about it is the grocery store. You may go to the store just to pick up a few things and end up with a cart full of groceries.

This is because the size of the cart creates a psychological desire to fill it. To prevent this, opt for the basket rather than the cart. You'll be less tempted to overspend.

### **Use health plan gym discounts**

Many health insurance companies try to incentivize healthy behavior by offering benefits for healthy lifestyle choices. Check to see if your health insurance offers discounts or reimbursements for gym memberships. Some insurance providers will reimburse you as much as \$240 per year.

### **Switch your light bulbs to LED**

Some people may be intimidated by the higher upfront cost of LED light bulbs, but you also have to think about the long-term energy cost savings. LED light bulbs last 10 times as long as incandescent and they use about 20% of the energy. You may end up saving \$100 per bulb over its lifetime.

### **Ditch the book store for the library**

If you are a bookworm, one way to save is to make your hobby completely free. Rather than spend \$25 per book, you can check it out from your local library. Many libraries will even order the book you want for their permanent collection. Libraries also offer free, familyfriendly programming that you can take advantage of for family entertainment.

### **Pack a lunch**

One place where people consistently overspend is by going out to lunch on their work break. Instead of spending \$10-\$15 per workday on food, pack your lunch instead. You'll save big bucks, particularly if you use leftovers from the night before. Packing a lunch can save you nearly \$1,000 per year!

### **You are not alone**

Remember, there's no single way to achieve financial wellness. It's a journey as unique as each individual. However, there's a lot you can learn from people who have been in your shoes before. By taking advantage of these tried and true tips, you will have a new set of tactics you can utilize.

**Find your financial way with FREE counseling for members:**  
greenpathref.com | 877.337.3399



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**find your  
financial  
PATH**

**Financial Counseling with Greenpath**

First American partners with Greenpath so that our members always have access to insights that can help with any financial decision - from big to small.

No matter what your credit score is, you can always improve your finances, and it's always helpful to get a second or third opinion.

Remember, you're not alone. You've got the staff at First American, and the folks at Greenpath here cheering you along as you find your way through life's financial obstacles.

**find out more**



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