

# 3 ways to save BIG when you REFINANCE

YOUR AUTO, TRUCK, RV, OR MOTORCYCLE WITH US.\*



**1 MEET OR BEAT YOUR RATE\***

**2 NO PAYMENT FOR 60 DAYS**

**3 \$200 CASH BACK**

There's **THREE WAYS** you'll save big when we refinance your vehicle loan from another financial institution:

1. We'll meet or **beat your interest rate!**
2. Take a break with **no payments for 60 days!**
3. Get **\$200 CASH BACK!**

\*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 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 no-payment period.

‡The \$200 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 24 months of opening the \$200 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.

# HOME EQUITY LINE OF CREDIT

intro rate

**3.15%** APR\*

first 12 months

as low as

**5.50%** APR\*

after the first 12 months

With a 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!

**NO CLOSING COSTS**

**apply now!**

\*APR=Annual Percentage Rate. Fixed Intro Rate of 3.15% APR for first 12 months and as low as 5.50% 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 June 14, 2018 that index was 5.00%; resulting APR with a 0.50% margin is 5.50%. 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.



**First American**  
CREDIT UNION

visit [First American.org](http://First American.org)  
or call **520.836.8848**

# GET \$500 FAST! with EZ LOAN

- ✓ Get \$500 in 1-2 business days
- ✓ ask us how to SAVE with a 5% rate discount\*\*
- ✓ no credit check or collateral
- ✓ only \$20 to apply

**apply now!**

\*Annual Percentage Rate = (APR) is 28% with a maximum term of 4 months. A \$500 loan at 28% APR for a term of four months has a payment of \$132.45.

\*\*5% APR discount available with Automatic Payment transfer authorization from your direct deposit at First American Credit Union. Membership must be established for at least one full month prior to applying for an EZ Loan. \$10 new membership fee applies. \$20 EZ Loan application fee applies and is due at the time of the application. Each application requires six months of employment and verification of two most current pay stubs. Maximum of three (3) EZ Loans in any rolling six (6) month period (No rollovers permitted, each loan is fully amortized.). Your courtesy pay overdraft limit will be disabled during the life of the loan. Courtesy pay overdraft will be re-evaluated after the EZ loan is paid in full. EZ Loans subject to EZ Loan eligibility requirements. See application disclosure for full eligibility requirements, terms and conditions.

## PLATINUM MASTERCARD

Your best member benefit with with a fixed rate as low as



# 6.99% APR\*

## TRANSFER BALANCES & SAVE WITH OUR LOW 6 MONTH INTRO RATE 3.99% APR\*

\*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.

**apply now!**

### how to identify and avoid phishing attacks



Phishing is when a scammer uses fraudulent emails or texts, or copycat websites to get you to share valuable personal information – such as account numbers, Social Security numbers, or your login IDs and passwords. Scammers use your information to steal your money, your identity or both.

Scammers also use phishing emails to get access to your computer or network then they install programs like ransomware that can lock you out of important files on your computer.

Phishing scammers lure their targets into a false sense of security by spoofing the familiar, trusted logos of established, legitimate companies. Or they pretend to be a friend or family member.

Phishing scammers make it seem like they need your information or someone else's, quickly – or something bad will happen. They might say your account will be frozen, you'll fail to get a tax refund, your boss will get mad, even that a family member will be hurt or you could be arrested. They tell lies to get to you to give them information.

**Be cautious about opening attachments or clicking on links in emails.** Even your friend or family members' accounts could be hacked. Files and links can contain malware that can weaken your computer's security.

**Type it manually.** If a suspicious email offers a link or phone number, don't click. Look up the website or phone number yourself. Even though a link or phone number in an email may look like the real deal, scammers can make the destination look real when it isn't.

**Make the call.** If you think a company, friend or family member really does need personal information from you, pick up the

phone and call them yourself using the number on their website or in your address book, not the one in the email.

**Turn on two-factor authentication.** For accounts that support it, two-factor authentication requires both your password and an additional piece of information to log in to your account. The second piece could be a code sent to your phone, or a random number generated by an app or a token. This protects your account even if your password is compromised.

**Back up your files to an external hard drive or cloud storage.** Back up your files regularly to protect yourself against viruses or a ransomware attack.

**Keep your security up to date.** Use security software you trust, and make sure you set it to update automatically.

**First American.org**  
**520.836.8848**



**First American**  
CREDIT UNION

**We're here to help you save!**

