

LETTER *from* CEO

April, 2024

Dear Valued Members,

As the Spring season blooms and brings forth new beginnings, I wanted to take a moment to connect with every one of you. At American First Credit Union, we consider our members not just customers, but part of our extended family. Your trust and loyalty fuel our commitment to providing you with the best financial services and support.

Speaking of Spring and all things new, I am pleased to announce we have new exclusive offers from T-Mobile. These offers give our members incredible opportunities to save on mobile services and get rewarded when they add a line or switch over from another carrier. As a member of our credit union, you have access to [special offers and benefits through Mastercard®](#) and other services.

Today's world is becoming increasingly fast-paced, and digital banking has become more important than ever. Our credit union is committed to providing you with convenient and secure digital banking solutions to help you manage your finances anytime, anywhere. Whether you're checking your balance, paying bills, or transferring funds, our [Online & Mobile Banking platforms](#) offer the flexibility you need to stay on top of your finances effortlessly.

Our spectacular [Caring First](#) team has been actively involved in various community events, making a positive impact wherever they go. From organizing our company-wide Community Day at the OC Food Bank to putting on financial workshops for high school seniors, their dedication to serving others is a constant source of inspiration. Stay tuned to learn about upcoming community events and how we'll be getting involved in making a difference in our community.

Here at American First, we understand the importance of instilling healthy financial habits from a young age. That's why we're excited to share an [insightful article](#) about teaching kids and teens how to be smart with their money and secure with their private information. We believe that by educating the next generation, we can empower them to make wise financial decisions that will last a lifetime. Kickstart their wise financial decisions by starting a [Start Smart Savings account](#) designed specifically for teens. This account provides a safe and educational way for teens to learn about managing money responsibly. Your teen can begin to save for important life purchases like a car or college expenses, all while earning a higher interest rate than most savings accounts.

On the topic of college expenses, we understand that many challenges come with financing higher education, which is why we're proud to offer affordable [student loan options](#) through our partnership with Sallie Mae. Whether you're pursuing a degree or furthering your education, our credit union is here to support you every step of the way.

As we usher in this season of growth and renewal, I want to express my gratitude for your continued support. We remain committed to serving you and your financial needs, and it is our pleasure to be your credit union. Thank you for being a cherished member of our credit union family.

Sincerely,



Jon Shigematsu