

First Takes 2019



AMERICAN FIRST CREDIT UNION

Q4 Edition

Make your wallet

JINGLE...

HOLIDAY LOAN SPECIAL

As Low As

6.99%
APR*

Up to \$5,000 for 12 months

In branch • 800.290.1112 • amerfirst.org

Pay off debt
Holiday gifts
Extra cash!

Apply
Today!



*APR = Annual Percentage Rate. Offer ends 12/31/19. See Credit Union representative for details.

October

SUN	MON	TUE	WED	THU	FRI	SAT
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

November

SUN	MON	TUE	WED	THU	FRI	SAT
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

December

SUN	MON	TUE	WED	THU	FRI	SAT
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

Upcoming Holiday 2019 Hours

Columbus Day 10/14: Closed

Veteran's Day 11/11: Closed

Thanksgiving 11/28: Closed

Day After Thanksgiving 11/29: Open 9am - 1pm

Christmas Eve 12/24: Open 9am - 1pm

Christmas Day 12/25: Closed

New Year's Eve 12/31: Open 9am - 1pm

New Year's Day 1/1/2020: Closed

Free Financial Webinars

Sign up at amerfirst.balancepro.org

October After Identity Theft

November 10 Steps to Financial Success

December Credit Card Makeover: Getting Out of Debt

A message from Jon Shigematsu CEO/President

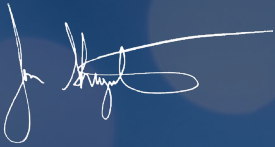
The year might be winding down, but American First Credit Union is still going strong through the last quarter of 2019. We have some exciting new projects in the works that we are anxious to introduce to you. Our La Habra branch will be relocating just down the street from its current location, with an open floor plan and updated interactive technology to better serve you. We're also taking one step further to protect your American First cards - if our system detects suspicious activity on your card, you'll receive a text message with details about the transaction. All you have to do is respond to the text to confirm the transaction - simple as that. As the busiest shopping season of the year is upon us, we want to make sure your spending is safe.

Perhaps the greatest thing about American First Credit Union is the heart our associates have for people. Our Caring First philosophy extends to the community, our members and each other. This September, we sought to partner with a local organization to carry the credit union legacy of 'people helping people'. Over 100 Credit Union associates helped beautify and restore the four locations of the Boys & Girls Clubs of Fullerton as part of our all-staff community service day. As the holidays are approaching, the spirit of giving is in our hearts. You can read more about our Caring First efforts on page 4 of this quarter's newsletter.

Thank you for your ongoing membership and loyalty to American First Credit Union. We are constantly striving to make your Credit Union membership more valuable. As always, we are here for you 24/7 at 800.290.1112 with any questions or concerns.

Enjoy your holidays!

Sincerely,



5 Energy-Saving Tips for the Holidays

The holidays can be an energy guzzler. The oven is busy baking gingerbread cookies, yams, turkey, etc. The whole family is at home and turns on all of the lights...and the television... and the computer. There is no need to turn off the lights on holiday cheer. Here are five easy ways you can reduce your energy consumption.

1. Skip the Christmas lights

Use decorations that don't need to be plugged in, like garland and ornaments.

2. Turn off your household lights

In empty rooms, make sure lights are off and unplug items that drain energy even when they are off, like computers, TVs, and chargers.

3. Don't drive more than you need to

Buy multiple gifts in one trip, or purchase online with free shipping.

4. Turn down the thermostat

When guests are over it is a great time to turn the thermostat down since crowded rooms tend to be warmer than empty ones.

5. Avoid excessive appliance use

Use the oven more efficiently by cooking multiple dishes at the same time.

BIG PRIZE SAVINGS

You automatically earn more chances to win when you build your savings account.

We are truly committed to helping people save so we're making saving more exciting - and rewarding! When you open a Big Prize Savings account (for as little as \$25) and build up a balance of \$500 that stays in your account every day of the month, you automatically have a chance to win cash prizes up to \$50,000!


\$1,000
EVERY MONTH


\$10,000
EVERY QUARTER


\$50,000
EVERY YEAR

The higher your balance, the more chances you earn to win - and there is no limit to the amount you can add. If you have not yet opened a Big Prize Savings account, you can quickly get started on amerfirst.org, by calling us at **800.290.1112**, or by visiting one of our **branches**.

Must be 18 years of age or older to open a Big Prize Savings Account. \$25 opening deposit required. A minimum of \$500 average monthly daily balance is required to be eligible for prize drawings. Official Big Prize Savings Rules can be found at amerfirst.org/bigprizesavings. The Official Big Prize Savings Rules on this site supersede all print, digital, and other marketing material.



There's at least one winner every month!

Our La Habra Branch is Moving to Harbor & Imperial

Opening Day to be announced!
Visit amerfirst.org for updates.

The La Habra branch is relocating just 1.4 miles down the street to the corner of Harbor & Imperial. We're excited to share the new features with you!

New Location, Same Friendly Faces

Interactive Touch-Screen Kiosk

Digital Check-In Concierge

Kids Area with Digital Games

Digital Web Café

Coffee Station

Coinstar Machine - free for members

Easy-Access ATM

**4180 N Harbor Blvd Ste A
Fullerton, CA 92835**

We'll be right across from CVS next to Carl's Jr. and Starbucks! Look for the large American First Credit Union sign out front.



Certificate Specials

**FLEXIBLE TERMS
GREAT RATES
ONLY \$1,000 MINIMUM**

Open yours at a branch,
by phone, or online.

Growing up is hard.

**Guaranteed returns on your
savings shouldn't be.**



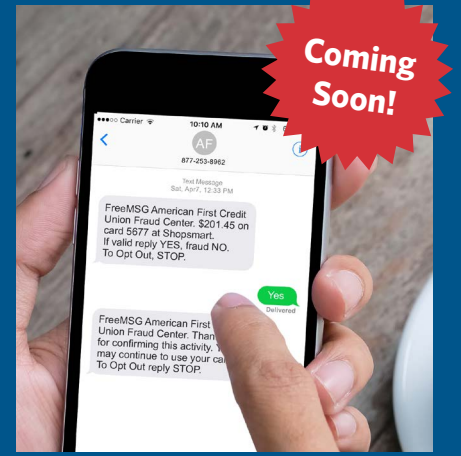
Deposit accounts federally insured by NCUA. Minimum deposit to open is \$1,000. Requires funds transferred from other financial institution(s). Funds on deposit at AFCU not eligible for this promotion unless matched with outside (new) funds transferred from another financial institution. Penalty imposed for early withdrawal. No maximum deposit. A one-time \$5 membership fee may apply for new members.

Text Fraud Monitoring

With American First Credit Union fraud monitoring, keeping your card safe is as easy as sending a text.

If you need to verify or update your mobile phone number give us a call at **800.290.1112**, visit a **branch**, or update your settings in **Online Banking**.

American First Credit Union will NEVER send you a message asking for your personal or account information, or any passwords or PINS. If you receive a message asking for this type of information, contact American First Credit Union immediately and do not respond to the message. You may opt out of fraud alert by text by simply responding "STOP" to the text message. By opting out, you will continue to receive fraud alerts by phone call.



8 Ways to Teach Your Kids Financial Responsibility

Introduce and reinforce positive financial habits for your kids

1. Create a budget

Begin your financial education with the basics. Show your older children how to manage their income (whether it's an allowance or a paycheck) by designating different portions for savings and spending, creating categories for different types of spending (e.g., entertainment, eating out, etc.), and suggesting limits for those categories.

2. Teach them to 'Pay Yourself First'

Every time you receive income, you immediately put some towards your necessary costs. Your children don't have bills, but they should treat contributing to their savings as necessary. This will remind them to always save money before spending it.

3. Start a savings match

To illustrate the idea of a retirement account with employer match, you can match a portion of their savings. For example, for every dollar your child saves, you contribute a quarter. They'll surely appreciate the way their money grows in savings.

4. Shop together

Incorporate your kids in the shopping process. Supermarkets are a good place to start. From making a list of items to comparing costs on similar products and finding coupons, involving them will highlight the financial aspects of buying food.

5. Plan a field trip to American First Credit Union

A trip to your financial institution may be very illuminating for your children. Point out the staff, show them the ATMs, and open an account for them. Having their own account gives them a direct experience with money.

6. Let them make mistakes

It might be hard to watch your children make unwise spending decisions, but mistakes can provide valuable lessons. So if they blow their whole allowance on comic books and don't have anything left to go to the movies, they'll likely understand how to make a different choice with their money next time.

7. Show them different ways to pay

Once your kids start to understand how money works, explain the different ways to make purchases. Discuss credit cards, checks, and digital payment methods like online transfers and Apple Pay.

8. Consider giving them 'Authorized User' status

If you're comfortable with it and your children can handle the responsibility, consider making your older kids Authorized Users on your credit card. They'll be able to use it for purchases just like you can. Just remember to explain that they must pay off their charges in full every month.

Written by BALANCE, a free financial resource for AFCU members.
Visit amerfirst.balancepro.org for articles, programs, and more.

Members First

Meet Dorothy & Robert M.

(Members since 1981)



While reminiscing about the roots of the Credit Union, their eyes lit up as we remembered Alpha Beta grocery markets, where they were employed in the 1980's and joined the Credit Union. Unhappy with Bank of America, a coworker recommended that Dorothy and Robert join the Credit Union for better service and better rates.

"One thing that remains is the excellent customer service," remarked Dorothy, "The associates are always here for us and everyone is friendly and helpful." Since then, the Credit Union has been a part of their family. They visit their friendly neighborhood branch for their banking needs, while their adult children use the online and mobile banking services. "American First has it all. Our kids love banking online while we love the branch service," said Robert.

Caring First



BUILDING UP — Our Communities —

Beautifying Boys & Girls Clubs | Fullerton, CA - American First Credit Union helped beautify and restore Boys & Girls Clubs across the City of Fullerton as part of its Community Service Day. With a group of 100 volunteers working together for one cause, Credit Union associates fanned out across four sites to paint walls, window trims and doors; rake leaves and plant succulents; scrub dirty rails, walls and furniture; build and organize cabinets, shelves and desks; and so much more.



Bite of Reality | Whittier, CA

We partnered with the Boys & Girls Club of Whittier to offer students the 'Bite of Reality' workshop. This free session offers a fun, safe and interactive way for teens to experience the challenges of living on a budget and what happens when you don't.



Feeding the Homeless | Orange, CA

Mary's Kitchen has been serving OC's homeless population since 1984. We prepared and served over 200 meals, sorted over 1,000 pounds of donated groceries, but most importantly demonstrate compassion to individuals in need.

Upcoming Community Events

Annual Silverado Days: Oct 18 - 20

Read for the Record: Nov. 7

Meet on the Beach, Buena Park: Nov. 17

Holiday Wishes Food & Toy Drive: Dec. 14

Open to members and the community!

We're Social

Follow us for updates, events, and more!

