

FIRST Edition

April 2024 • Serving the Twelve-County Sacramento Region and California Federal Employees

Unlock Eco-Friendly Home Improvement!

Upgrade to a more sustainable home with a variety of financing options to support energy-efficient improvements and more. Save money on utility bills while making your home more beautiful and functional.

As Low as 4.50% APR* GoGreen Home Energy Financing:

- Upgrade windows, heating & cooling systems, and more!
- 100% Financing Unsecured Loan
- Flexible Terms and No Application Fees
- Must work with an approved contractor and be a PG&E, SDG&E, SCE, or SoCalGas customer*
- **Eco-Upgrade+ Loan:** additional unsecured financing available for solar panels, cool roofs and more regardless of utility provider

Utilize a Home Equity Line of Credit (HELOC) for all other projects!

- Get 5.99% APR* for 6 months, then as low as Prime + 0%
- Tap into the equity in your home to finance large home improvement projects, debt consolidation, or tuition costs.
- Long terms to help lower your monthly payments

Visit firstus.org or one of our branches to explore our green home improvement loans and financing options!



**GoGreen: Annual Percentage Rates (APRs), terms, offers effective 03/20/2024 and subject to change. APR includes 0.50% discount for auto payments. Income, credit and other criteria will determine actual APR, which may be higher. Payment example: 60 monthly payments of \$18.88 per \$1,000 borrowed. eStatements are required, or a statement fee may apply. Cannot be used to refinance an existing First U.S. loan. \$25 savings required for membership. Pacific Gas and Electric Company (PG&E*), San Diego Gas & Electric Company (SDG&E*), Southern California Edison Company (SCE*) and Southern California Gas Company (SoCalGas*) are not making an offer to lend and have no role in reviewing or approving your financing application.*

**HELOC: APR is variable and based on Prime Rate as published in The Wall Street Journal on the last day of the previous month (currently 8.50%). Your actual rate may vary based on your credit history and CLTV. Minimum APR 3.99%. Maximum APR 15%. 20-year draw/repayment period with no annual fee. \$499 opening fee for 2nd trust deeds or \$799 for 1st trust deeds (waived if \$5,000 initial advance is taken and account remains open for 3 years), plus recording fees. Certain restrictions apply. Appraisal fee may be required. Owner-occupied, CA properties only. \$200,000 maximum loan amount. Not available for purchases. Payment example, 6 monthly payments of \$7.17 for each \$1,000 borrowed, followed by 234 monthly payments of \$8.67 for each \$1,000 borrowed. If only minimum payments are made, a balloon payment will result.*

Five Eco-Friendly Home Improvement Ideas



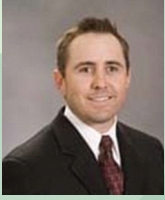
No matter your budget, get started on eco-friendly home improvements that can lessen your carbon footprint and support the well-being of our planet.

1. Switch to LED Light Bulbs
2. Upgrade Your Windows
3. Install Energy Star Ceiling Fans
4. Energy-Efficient Appliances
5. Consider Solar Panels

Source: forbes.com/home-improvement/home/eco-friendly-home-improvements/

2024 Annual Meeting Results

On February 22nd, First U.S. held its Annual Meeting. **Nancy Lee, Stephen Serfozo,** and **Dennis B. Cook** were re-elected by acclamation to serve on the Board of Directors for three-year terms. In addition, **Celeste Martinez** was re-elected for a one-year term, also by acclamation. We thank our volunteer Board of Directors for their dedication and service to First U.S. To view a copy of the 2023 Annual Report, visit firstus.org/about/annual-report.



Jamie Gomes
Chairman of the Board



Shonna Shearson
President & CEO

Meet Our New Board Members



Vasantha Eswara, Secretary

"Being on the board of First U.S. in Sacramento is a privilege and is incredibly rewarding! It's a chance to make a real difference in our community's financial health. Every decision we make is to help our members achieve their dreams."



Celeste Martinez, Director

"I'm excited and proud to be a part of First U.S., a credit union that strives every day to make a positive difference in the lives of its members."



Stephen Serfozo, Director

"I continue to be impressed by how focused First U.S. is towards both their members and employees. Now, as a member of our Board of Directors, I'm honored to participate in creating a strong and innovative vision for our future."

Annual Notice to Open-End Credit Life/Credit Disability Policy Holders

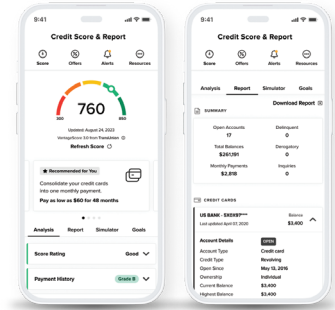
This insurance may not cover an advance or charge under your credit line if your disability or death results from a condition for which you have seen a doctor or chiropractor in the six months before the advance or charge.

New ATM Denomination Options Available

Throughout April, all branch locations will have new ATMs installed with the option to select your preferred denomination: \$5, \$20, or \$100 with a \$500 daily withdrawal limit.

1 out of 3 Credit Reports Have Errors. Does Yours?

Sign up for Credit Score and monitor your credit report for free.



Over a third of consumers have found mistakes on their credit reports. Could you be one of them? Stay informed and review your credit report with our FREE Credit Score solution. Benefits include a downloadable credit report, daily score checks with no impact, real-time monitoring alerts, and the ability to dispute errors directly in the tool.

Some of the common errors found on credit reports are:

- **Personal Information Errors.** Such as wrong name or address.
- **Account Errors.** Credit accounts that consumers did not recognize as being theirs.

If you do not check your credit report, you will never know if it has errors. Potential errors can result in an impact to your credit score or higher interest rates and loan payments.

To sign up, log into Online Banking and click "Show my Score" under the Savvy Money icon on the dashboard. Take control – enroll now and check your credit report today!



The branches and offices of First U.S. will be closed Monday, May 27th for Memorial Day; Wednesday, June 19th for Juneteenth, and Thursday, July 4th for Independence Day.



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Get the First U.S. Mobile App.



(916) 576-5700 or (800) 556-6768

Phone Center hours: Mon-Fri, 9 a.m. – 6 p.m.; Sat, 9 a.m. – 2 p.m.

Schedule an Appointment or Live Chat at firstus.org

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