

# FIRST Edition

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



Love My Credit Union®  
rewards

## trust&will

Easy. Affordable. Secure.

### Members Save 20% on any online estate plan

Your financial wellness is our number one priority. That's why we partnered with Trust & Will and Love My Credit Union Rewards to provide exclusive savings on estate planning. **Get 20% off any estate plan** just for being a First U.S. member.

Trust & Will is the leading estate planning service, offering:

- Convenient, easy-to-use online platform
- Legally binding documents customized to fit your needs
- Best-in-class, top-rated member support
- Fast estate planning – plans can be completed in 30 minutes
- **Wills start at just \$159 with member discount**



Scan the QR code to get started  
or visit [lovemycreditunion.org](https://lovemycreditunion.org).

## MORTGAGES DESIGNED TO PUT BUYERS IN CONTROL

First U.S. Community Credit Union believes buyers should be in control when making the biggest purchase of their life. Our loan programs are designed so they can search with confidence!



### First-Time Homebuyers:

- Loans with as little as **5%** down with no Private Mortgage Insurance (PMI).
- Up to **\$50,000** in down payment grants possible through the WISH and Middle-Income Downpayment Assistance programs.<sup>1</sup>



### Lock & Shop Program:

- Take up to **90 days<sup>2</sup>** to shop and close. Includes a one-time rate adjustment if interest rates drop.



### Streamlined Loan Modification:

- One-time rate adjustment for fixed-rate first mortgage loans after 12 months of closing for **\$499**.

Free Pre-Approvals | Competitive Rates | Flexible Loan Options

## Contact us today to learn more!

Chris Tatton

Sr. Real Estate Loan Officer

✉ [ctatton@firstus.org](mailto:ctatton@firstus.org)

☎ (916) 576-5664

🏠 NMLS #1089578



SCAN ME!

<sup>1</sup>First U.S. is a participating institution in FHLBank San Francisco Workforce Initiative Subsidy for Homeownership (WISH) and Middle-Income Downpayment Assistance Grant programs. Must be a first-time homebuyer, and income eligibility requirements apply. Funds are available annually on a first-come, first-served basis.

<sup>2</sup>The Lock and Shop Program ("Program") will lock your initial interest rate for up to 45 days. Borrower must supply the fully executed purchase and sales contract within 45 days of participating in the Program. Locks may be transferred between properties.

# Election of First U.S. Volunteers for 2025

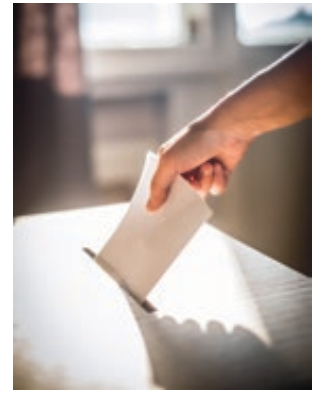
First U.S. is pleased to announce the **2025 annual election of volunteers** for the Board of Directors. At present, there is one place on the Board of Directors scheduled for election. If you would like to be considered as a candidate, please send a brief resume to:

NOMINATING COMMITTEE  
First U.S. Community Credit Union  
580 University Avenue  
Sacramento, CA 95825

Persons wishing to use the petition procedure without applying to the Nominating Committee must file their petitions for nominations with the Secretary of the Credit Union. Petitions for nomination must contain signatures of at least 1% of the total credit union membership and be accompanied by a certificate from the nominee stating that they accept the nomination and agree to serve.

If there are no other nominees, Celeste Martinez is expected to be elected to the Board of Directors for a three-year term by acclamation at the Annual Meeting in February 2025.

Nominations must be submitted by the Nominating Committee or by petition on or before **December 1, 2024**. Election results will be announced at the Annual Meeting on **February 27, 2025, at 5:00 p.m.** For more information, call (800) 556-6768, ext. 5667.



## First U.S. in Action: Supporting Our Community

At First U.S., making a difference our community isn't just part of our mission; it's at the heart of everything we do. We take pride in bringing our team members and their families together for various outreach programs and volunteer efforts across our region. By working together, we strengthen our communities and make a lasting impact on those around us.



City of Rancho Cordova's Spring Service Day

This spring, several team members had the opportunity to contribute their time and talents to the **City of Rancho Cordova Spring Service Day**. First U.S. volunteers and their families spent a day on home renovations and cleaning up creek and local wetland areas, all for the betterment of our local communities. We believe that small acts of kindness can make a significant difference, and we are proud to see our team members stepping up to lead these efforts.



Folsom Cordova Community Partnership

As summer ended, our Gold River and Grass Valley teams focused on helping students get ready to start a new school year with confidence. They partnered with **Nevada County Child Support Services** and the **Folsom Cordova Community Partnership** to collect backpacks and school supplies for their local students. These collaborations have been instrumental in ensuring that children in our communities are equipped with the essentials they need to succeed in school.



The branches and offices of First U.S. will be closed:

Indigenous Peoples' Day - Monday, October 14<sup>th</sup>  
Veterans' Day - Monday, November 11<sup>th</sup>  
Thanksgiving Day - Thursday, November 28<sup>th</sup>  
Christmas Eve - Tuesday, December 24<sup>th</sup>, Open 9 a.m. – 1 p.m.  
Christmas Day - Wednesday, December 25<sup>th</sup>  
New Year's Eve - Tuesday, December 31<sup>st</sup>, Open 9 a.m. – 3 p.m.  
New Year's Day 2025 - Wednesday, January 1<sup>st</sup>



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BY NCUA



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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](https://firstus.org)

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