

First Edition

April 2025 • Serving the Twelve-County Sacramento Region and California Federal Employees

Help Shape the Future of First U.S.



Do you want to make a difference in your community? At First U.S., we believe that every voice matters. That's why we're looking for passionate individuals to join our volunteer Board of Directors as Associate Directors!

This is an opportunity to help shape the future of our Credit Union and members' experiences. No matter your job title or occupation, your unique perspective can make a real impact. No financial services experience is required – just a desire to give back!

We're currently recruiting two Associate Directors for one-year volunteer terms. Responsibilities include:

- Being an active First U.S. member in good standing.
- Attending board meetings on the fourth Thursday of each month at our Sacramento headquarters.
- Sharing your insights to help ensure the Credit Union operates safely and serves the best interests of all members.
- Participating in occasional special meetings, trainings, or workshops to deepen your knowledge and expand your impact.

Ready to take the next step?

For more information or to apply, email your resume to Toni Keith-Romano at tromano@firstus.org by May 30, 2025.

Annual Meeting of Members



On February 27, First U.S. held its Annual Meeting. Celeste Martinez was re-elected for a three-year term by acclamation. We thank our volunteer Board of Directors for their dedication and service to First U.S. To view a copy of the 2024 Annual Report, visit firstus.org/news/2024-annual-report.

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.

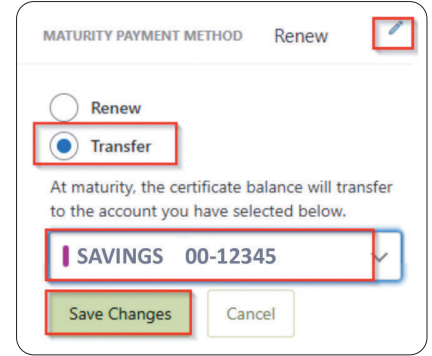
Updated Digital Services

More Certificate Maturity Options

Manage your non-IRA Certificate funds with ease. Renew or transfer funds before maturity in Online or Mobile Banking.

- Log in and select **Accounts**.
- Choose your maturing Certificate.
- Click **Certificate Details**.
- Edit Maturity Payment Method.
- If you decide to transfer, choose the account and **Save Changes**.

It's that simple – no calls, no branch visits – just seamless investment control at your fingertips.



Streamlined Inheritance Process

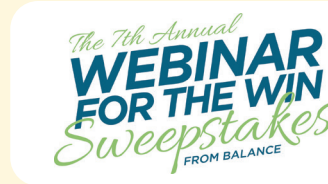
We have partnered with Ribbon to provide a simplified, secure digital experience for beneficiaries. Family members can now send a notification immediately when a member passes and initiate an inheritance claim through our secure online portal, reducing stress and streamlining the process. For more information, visit firstus.org/deceased-member-notification.

Financial Education with a **Chance to Win \$1,000**

Attend, learn, and win with the **Webinar for the Win Sweepstakes**, presented by our partner in financial education, BALANCE. Attend one of our FREE monthly financial webinars in **April or May** 2025, and be entered to win **\$1,000!** BALANCE webinars are live online sessions that let you learn from and interact with an expert on today's most popular financial topics – at no cost to you.

Here's how to enter:

- Register for a BALANCE webinar in April or May 2025.
- Stay for the whole session.
- Earn additional entries with each webinar you attend.



APRIL – ARE YOU FINANCIALLY HEALTHY?

We'll talk about what it means to be financially healthy – which is so much more than just your credit score. True financial health is based on four key components: Spend, Save, Borrow, and Plan. You'll also confidentially determine your Financial Health Score and the steps to improve that score.

Session 1: Tuesday, April 8, 2025

Time: 10:30 a.m. PT

Session 2: Thursday, April 17, 2025

Time: 5:30 p.m. PT

MAY – DOLLARS AND SENSE: MANAGING MONEY FOR A HEALTHIER MIND

Did you know that your financial health can significantly impact your mental well-being? Explore the powerful relationship between money and mental health by diving into how financial stress affects your emotional state and learn how to create a balanced approach to money management, build financial resilience, and reduce anxiety around financial decisions.

Session 1: Tuesday, May 6, 2025

Time: 10:30 a.m. PT

Session 2: Thursday, May 15, 2025

Time: 5:30 p.m. PT



Scan the QR code to learn more and sign up! Visit bit.ly/Webinar4WinRules2025 for official sweepstakes rules.



The branches and offices of First U.S. will be closed Monday, May 26, in observance of Memorial Day and Thursday, June 19, in observance of Juneteenth National Independence Day.



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BY NCUA



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

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

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