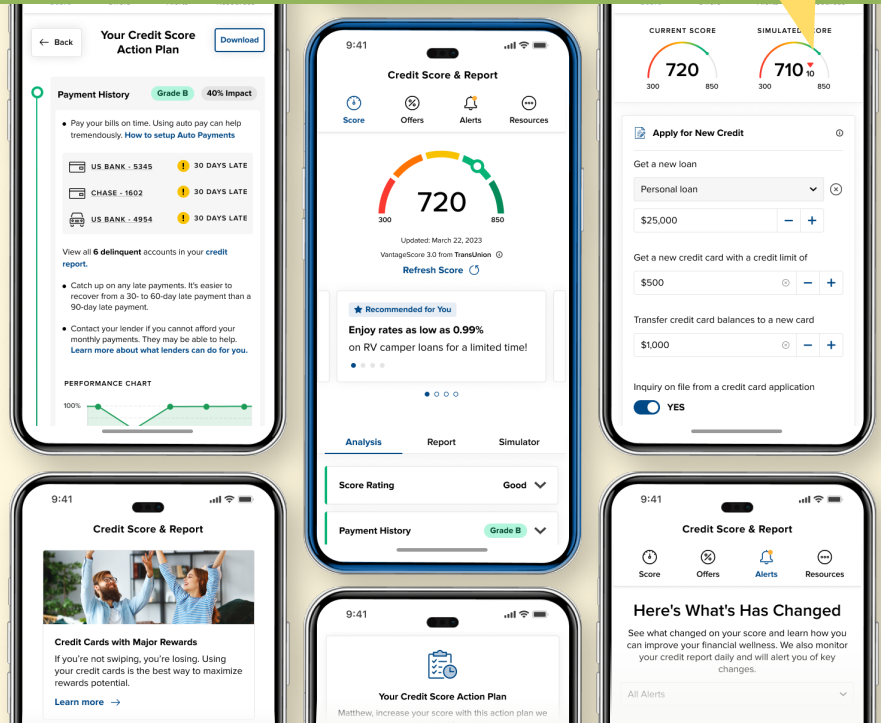


FIRST Edition

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



4.00% APY* High Yield Savings Account

Start the new year right and launch your savings with a Smart Start Savings Account. Earn up to **4.00% APY*** on the first \$2,000. Set up automatic monthly transfers to build savings quickly, and link the account to another First U.S. account for overdraft protection. Plus, you can enjoy:

- \$0 minimum deposit
- No minimum balance
- No monthly fee



Learn More!

*APY = Annual Percentage Yield. Smart Start Savings Account APY is earned on the portion of your balance in each rate tier. Earn up to 4.00% APY on the first \$2,000. Visit firstus.org/savings/rates for more information about rate tiers. The first \$5,000 must be funds new on deposit to First U.S. Limit one Smart Start Savings Account per member. Check access not available.

Embark on Financial Wellness: Discover Financial Checkup and Credit Score Now!

Navigate to financial well-being with our credit score solution, featuring Financial Checkup in our mobile banking app.



Unlock Financial Insights: Financial Checkup offers a complete view of your financial health, covering spending details, cash flow, and analyses of budgets and debt-to-income ratios. Our Credit Score solution is more than a tool; it's your secret weapon for effective financial management.



Personalized Guidance at Your Fingertips: Personalized tips and recommended steps are at your fingertips, guiding you to informed decisions and a financially vibrant future.



Explore More with Credit Score: Access your credit score anytime, anywhere. Set, track, and achieve your credit goals while enjoying the protection of credit monitoring.



Learn More!

Big enough to serve, small enough to care.

Four Easy Ways to Cut Monthly Expenses



Ever notice how your monthly expenses always seem to equal whatever salary you're making, even after you get raises? The phenomenon is called "lifestyle creep," and it can keep you from reaching all kinds of financial goals, from paying down debt to saving for retirement.

Here are a few things you can do right now to cut your monthly expenses.

- 1 Make a Budget:** The first step toward cutting expenses is to make a budget, so you know exactly where your money is going. Start with major categories, like rent or mortgage, utilities, transportation, meals, clothing, and entertainment. Then break it down even further to ferret out items that are ripe for reducing.
- 2 Lower Your Mortgage Payment:** If you haven't examined that loan since you bought your home years ago, it's quite possible that you could save a lot of money – both now and over the life the loan – if you refinance at a lower interest rate. To know whether refinancing makes sense, you'll need to add what you'll spend on closing costs into the calculation of your new monthly payment.
- 3 Get an Insurance Checkup:** If you have a decent emergency fund on hand in case of an accident, one way to lower your premiums is to increase your deductible. Also, be sure to examine your policy for "extras" you may not need. For example, you could be paying for roadside assistance both through your insurance policy and through AAA.
- 4 Examine Your Automatic Payments:** Putting your regular bills on autopay can be a smart way to protect your credit rating by ensuring you're never late with a payment. However, if autopay causes you to keep paying for items or services you don't really need or use, it's no bargain. A few common culprits include unused gym memberships, subscriptions to magazines that aren't read, and cable or satellite TV plans.

Visit firstus.balancepro.org for more financial resources.

2025 Annual Meeting

We're pleased to invite all First U.S. member-owners to attend the 2025 annual meeting. This year, the meeting will be held on:

Thursday, February 27, 2025, at 5 p.m.

At Our Headquarters:
580 University Avenue, Sacramento, CA

Celeste Martinez is expected to be re-elected to the Board of Directors for a three-year term by acclamation during the meeting.

To RSVP: Please have your member number and email address ready and call Toni at (916) 576-5667.

January Webinars: *Basics of Personal Finance*

From managing daily expenses to investing for retirement, this session helps participants set personal finance goals, learn the basics of smart money management, and build a solid financial foundation for the future.

Session 1: Tuesday, January 7, 2025

Time: 10:30 a.m. PT / 1:30 p.m. ET

Session 2: Thursday, January 16, 2025

Time: 5:30 p.m. PT / 8:30 p.m. ET

Scan the QR code to sign up!



The branches and offices of First U.S. will be closed
Wednesday, January 1, in observance of
New Year's Day and Monday, January 20, in
observance of Martin Luther King Jr. Day.



FEDERALLY
INSURED
BY NCUA



Get the First U.S. Mobile App.



(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.
firstus.org | firstus@firstus.org

This publication does not constitute legal, accounting or other professional advice. Although it is intended to be accurate, neither the publisher nor any other party assumes liability for loss or damage due to reliance on this material.