

First Edition

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



**HELOC Intro
Rate as Low as
5.99% APR***

Summer is the time to stretch your legs and enjoy time outside! A Home Equity Line of Credit (HELOC) is a great way to upgrade your summer fun with a new pergola, pool or deck. Use the equity you've built in your home to fund your home projects – or use a HELOC to fund anything, from a vacation to tuition and more.



**Intro rate as low as 5.99% APR
for 6 months, then Prime + 0%.**



No annual fees.



**Borrow up to 100% CLTV.
Max \$250,000.**



**20-year draw and
repayment period.**



Learn more!

*APR = Annual Percentage Rate. Offer effective: 06/18/2025. APR is variable and based on Prime Rate as published in The Wall Street Journal on the last day of the previous month (currently 7.50%). Your actual rate may vary based on your credit history. Minimum APR 3.99%. Maximum APR 15.00% for up to 95% LTV or 18% for 95.01% - 100% CLTV. \$499 opening fee for second trust deeds or \$799 for first trust deeds (waived if \$5,000 initial advance is taken and account remains open for 3 years), plus recording fees and notary fees. Certain restrictions apply. Appraisal fee may be required. Owner-occupied, CA properties only. Not available for purchases. Payment example: 6 monthly payments of \$7.17 for each \$1,000 borrowed, followed by 234 monthly payments of \$8.10 for each \$1,000 borrowed. If only minimum payments are made, a balloon payment will result. Promotional rate is only available on HELOCs up to 80% CLTV.

Enjoy the Journey With Stress-Free Auto Loans

First U.S. now offers a streamlined online loan application process that only takes a few minutes to complete! You can now get instantly approved when applying for an auto loan.



0.25% APR discount on
hybrid or electric vehicles¹



0.50% off your APR or up to
\$500 cash back for refinances²



No payments
for 90 days

Learn more at: firstus.org/loans/auto-loans

Terms and offers effective 06/18/2025 and subject to change without notice. ¹APR=Annual Percentage Rate. Membership must be established prior to loan application. Discount applies to standard, posted rates. Not available with any other rate discounts or offers. ²APR=Annual Percentage Rate. Select APR discount OR cash bonus. Interest accrues from date of disbursement. Certain restrictions apply. Offers cannot be combined or used to refinance an existing First U.S. auto loan. Finance up to 100% HKBB with cash out. Cash Bonus: one per vehicle based on 1% of amount financed up to \$500. Loan must remain open for at least six months, or cash bonus is paid back to the Credit Union in full, added to the loan payoff amount.

Big enough to serve, small enough to care.

WHEREVER YOU ARE, YOU CAN MANAGE YOUR CARDS



Whether you're enjoying your summer at home or off to a tropical vacation, take control with **Card Management**. It helps you easily manage card usage, authorizations, limits, travel notices and more.

To set up Card Management:

1. Log in to firstus.org.
2. Select "Card Management" from "Tools."
3. Select a specific card.
4. Choose your settings.

Did you know you can also receive notifications for your checking and loan accounts with eAlerts? Use Card Management and eAlerts together for full coverage of your accounts. It's an easy way to help prevent fraud for **FREE!**

Funds Availability Policy Disclosure and Deposit Hold Update Notice

There has been a change to Regulation CC, a federal rule that governs how quickly financial institutions must make deposited funds available to their members. It sets timelines for when you can access funds from checks you deposit and outlines your rights regarding holds placed on deposits.

As a result, the following changes are being made to the Funds Availability Policy Disclosure and Deposit Hold Notice effective **July 1, 2025:**

The first \$275 from most check deposits (previously \$225) will be available the next business day after the deposit is made.

Checks totaling more than \$6,725 on any one day (previously \$5,525) deposited to First U.S. accounts that you (and others) own may be held four business days.

Please visit firstus.org/funds-availability to review the full policy disclosure.

A New Space for Grass Valley: Ribbon Cutting and Open House Celebration!

Our Grass Valley branch recently relocated across the Fowler Center parking lot to a more modern and spacious location to serve members. To celebrate the new space, we kicked off a multi-day celebration with a **Ribbon Cutting Ceremony** on May 15th with the **Grass Valley Chamber of Commerce**, bringing together the community and our members with delicious cookies from **Gold Rush Cookie Company**.

The celebration continued Saturday, May 17th, with an **Open House** featuring an electric performance from **Nevada Union Cheer** with big energy and even bigger spirit. **Coco's Creamery** brought their homemade ice cream bars, and Nevada County's local **KNCO radio station** joined in on the fun, interviewing staff and attendees live and on air from the event. Guests enjoyed exciting prizes, exclusive promotions and plenty of family-friendly activities throughout the day.

It was the perfect way to celebrate the opening of a branch built to better serve the amazing Grass Valley community. From the ribbon cutting to the ice cream, we couldn't have asked for a warmer welcome. Thank you to everyone who came out, cheered us on and helped us make it a celebration to remember. We can't wait to serve you in our new space soon!



The branches and offices of First U.S. will be closed Friday, July 4th, in observance of Independence Day and Monday, September 1st, in observance of Labor 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.

Live chat at firstus.org | firstus@firstus.org

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