

First Edition

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



Love your car but not your loan? Refinance your high-rate auto loan from another lender, get a lower rate and the option to access the equity in your vehicle to use however you choose. Apply online to get approved in just minutes and for a limited time, choose a bonus!

0.50% APR*
Discount
Promo code: **LOWRATE**

Up to \$500¹
Cash Back
Promo code: **CASHBACK**



**No Payments
for 90 Days**



**Unlock Extra Cash
With a Cash Out Refi²**



**Terms up to
84 Months**



Curious which bonus is right for you? We can help! Find out which scenario matches your goals at **FirstUS.org/auto-refi** or scan the QR code.

*Annual Percentage Rate (APR), terms and offers effective 10/01/2025 and subject to change without notice. APR assumes 0.50% discount for automatic payments. Your actual rate may vary and will be based on credit rating, the amount financed and the loan term.

¹Offer is only available for models less than 10 years old. Refinance up to 125% high Kelley Blue Book®, plus up to \$420 GAP. Select APR discount or cash bonus. Interest accrues from date of disbursement. Certain restrictions apply. This offer cannot be used to refinance an existing First U.S. loan. Cash Bonus: one per vehicle based on 1% of amount financed up to \$500; \$10,000 minimum loan amount required. Loan must remain at First U.S. for 6 months, or cash bonus will be added to loan payoff amount. Offer not available for purchases.

²Cash Out Refinance up to 100% high Kelley Blue Book value. Cash bonus option not available with a Cash Out Refinance.



Election for First U.S. 2026 Volunteers

First U.S. is pleased to announce the **2026 annual election of volunteers** for the Board of Directors. At present, there are three members of the Board of Directors scheduled for re-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 nomination with the Secretary of the Credit Union. Petitions for nomination must contain the 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, Jamie Gomes, Vasantha Eswara and Karen McDougal are expected to be re-elected to the Board of Directors for a three-year term by acclamation at the Annual Meeting in February 2026.

Nominations must be submitted by the Nominating Committee or by petition on or before **December 1, 2025**. Election results will be announced at the Annual Meeting on **February 26, 2026, at 5:00 p.m.** For more information, call **(800) 556-6768, ext. 5667**.

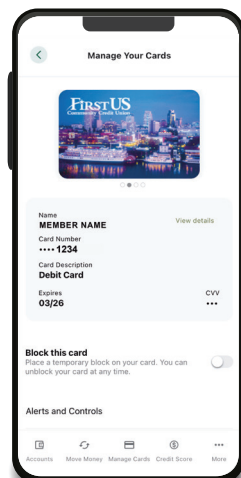
Your Mobile App Is Getting a Makeover – Easier, Faster, Safer

We're always looking for ways to make managing your money easier. Starting in early October, your First U.S. Mobile Banking app will receive exciting updates designed to save you time, give you more control, and add another layer of protection.

Here's what's new:

Card Management, simplified.

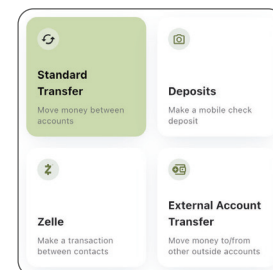
- Use your Visa® debit or credit card digitally right away, even before your new or replacement card arrives.
- Easily add your cards to Apple Wallet® or Google Wallet™ for speedy access.
- Keep all your cards in one place and enjoy management tools like travel notifications, eAlerts, and card controls.
- See your full card details in the app.



Zelle® and the Zelle® related marks are wholly owned by Early Warning Services LLC and are used herein under license.

Move Money with one tap.

- We've added **Move Money** to the quick navigation bar, giving you faster access to mobile deposits, transfers, and even person-to-person payments with Zelle®.



Stronger security with Digital ID.

- Protect your accounts by toggling on Digital ID in the app's settings. This feature allows our team to verify your identity when you call, adding another safeguard against fraud.

Getting the update:

- If you've enabled automatic updates on your device, your app will update on its own in early October. If not, simply visit the App Store® or Google Play™ to download the latest version.

Together, these updates mean less waiting, less hassle, and more peace of mind, all in the palm of your hand.



trust & will

Limited Time Offer

October 1st - 31st

Members Save 30%

on any online estate plan

MEMBER EXCLUSIVE: Get 30% Off Trust & Will Estate Planning

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 30% off any estate plan** just for being a First U.S. member.

Trust & Will is the leading estate planning platform, 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 \$139 with a member discount**



Scan the QR code to get started today!

Trust & Will is offering a limited-time 30% discount on the initial purchase of estate plans specifically for First U.S. members. No promo code required; the 30% discount is automatically applied at checkout to the initial purchase of a Will or Trust-based estate plan. Subsequent upgrades aren't eligible for discount. This limited-time offer begins on October 1, 2025 at 12am PT and ends on October 31, 2025 at 11:59:59 PT. Offer valid only on an initial purchase of an estate plan, and does not apply to shipping, taxes, Attorney Support or estate settlement offerings.



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

Indigenous Peoples' Day - Monday, October 13th
 Veterans Day - Tuesday, November 11th
 Thanksgiving Day - Thursday, November 27th
 Christmas Eve - Wednesday, December 24th, Open 9 a.m. - 1 p.m.
 Christmas Day - Thursday, December 25th
 New Year's Eve - Wednesday, December 31st, Open 9 a.m. - 3 p.m.
 New Year's Day 2026 - Thursday, January 1st



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INSURED
BY NCUA



NMLS #440466

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.

Schedule an Appointment or Live Chat at: firstus.org

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