

FIRST Edition

March 2026 • Serving the Twelve-County Sacramento Region and California Federal Employees



GoGreen Loans Let the Sunshine in

A First U.S. GoGreen Loan will help the environment and your wallet with energy-efficient upgrades, like windows, heating and cooling systems, appliances and solar panels. By helping you afford energy improvements, you'll save money on your utilities while improving the look and function of your home.



Borrow up to
\$50,000

(or \$75,000 for solar + battery)



Rates as low as
5.49%^{APR}*



100%
financing
with no application fees



Ready to apply?
Scan the QR code.

*Annual Percentage Rates (APRs), terms, offers effective 03/13/2026 and subject to change. Income, credit and other criteria will determine actual APR, which may be higher. Payment example: 60 monthly payments of \$19.34 per \$1,000 borrowed. 181+ months financing only available for \$35k+ solar/battery projects. eStatements are required, or a statement fee may apply. Cannot be used to refinance an existing First U.S. loan. \$5 savings required for membership. Pacific Gas and Electric Company (PG&E®), San Diego Gas & Electric Company (SDG&E®), Southern California Edison Company (SCE®) and Southern California Gas Company (SoCalGas®) are not making an offer to lend and have no role in reviewing or approving your financing application. First U.S. does not endorse or encourage the product or services of participating contractors.

Manage Your Cards **On-the-Go**

Take control with Card Management!

This tool in Online and Mobile Banking gives you direct access to several features that allow you to control, secure, and manage your First U.S. debit and credit cards. Easily manage:

- Card usage/authorizations
- Limits
- Travel notices
- eAlerts
- And more!

Using Card Management is one of the best ways to prevent fraud and keep you informed about activity on your account. For added protection, add your card to your digital wallet and pay without exposing your card number.

Start managing your cards today! In

Online Banking, select tools to access Card Management, and in Mobile Banking, use the bottom navigation menu.



**Don't have the
First U.S. Mobile App?**
Download it today!



Big enough to serve, small enough to care.

SPRING BREAK IS CALLING –



ANSWER WITH SKIP-A-PAY



Take a pause to enjoy your next adventure, and skip a payment when you need to most. With a low \$30 processing fee per loan, you can go on your trip without making payments for the month.

How to schedule your Skip-A-Pay:

- Log in to Online or Mobile Banking
- Select Tools, then Skip-A-Pay
- Choose your loan and the account from which to withdraw the fee

The terms of the Skip-A-Pay are subject to change and/or cancellation at any time without notice. Interest continues to accrue on your loan during the month you skip your payment. Consumer loans may be eligible for up to two (2) skipped payments a year. Loans must be in good standing and meet eligibility criteria to qualify. The \$30.00 processing fee must come out of a First U.S. account. If funds are insufficient, the skip will not be approved.

Annual Meeting of Members

First U.S. held its Annual Meeting of Members on February 26. Board Members Jamie Gomes, Vasantha Eswara, and Karen McDougal were re-elected by acclamation for three-year terms. We acknowledged our two newest Associate Board Members, Aman Chera and Stanford Hirata, who attended their first annual meeting in their new roles. We also offered special recognition to Director Emeritus Brian Doyle, who has dedicated 40 years of service to First U.S. Brian's leadership has helped shape this organization across decades of growth and transformation. This year's annual meeting also marks the final one for both Brian and Dick Cochran in their roles as Directors Emeritus. To view a copy of the 2025 Annual Report, visit: firstus.org/news/2025-annual-report



Webinar: Are You Financially Healthy?

Learn 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: April 7, 2026, at 10:30 a.m.**
- **Session 2: April 16, 2026, at 2:00 p.m.**

To sign up, visit: firstus.bebalanced.org/webinars

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.



The branches and offices of First U.S. will be closed Monday, May 25, in observance of Memorial Day and Friday, June 19, in observance of Juneteenth.



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.

Schedule an Appointment or Live Chat at: 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.