

First Edition

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



Consolidate at a New Low Rate

First U.S. Platinum Preferred Visa Credit Card

0% APR*
FOR 6 MONTHS

RATES AS LOW AS
9.90% APR

Get on the road to financial freedom this year by consolidating your debt. With a fixed-rate **First U.S. Platinum Preferred Visa® card**, you'll save with a **0% APR*** for the first six months, followed by a fixed APR as **low as 9.90%**. Move balances from higher-rate credit cards without paying a balance transfer fee, and enjoy the peace of mind knowing your fixed rate will never increase.



No annual fee



No balance transfer fees



No penalty rates



Ready to apply?
Scan the QR code.

*Annual Percentage Rate (APR), terms and offers accurate as of 01/01/26 and subject to change without notice. Income, credit and other criteria will determine actual APR. The APR that applies after the introductory period will not increase. 25-day grace period to avoid paying interest on purchases applies if the total new balance is paid in full by the due date every billing period. If not paid in full, there is no grace period. New Visa accounts only. Offer cannot be used to refinance an existing First U.S. loan. Visit firstus.org for complete details.

New Year.
New Score.
New You.



It's a new year, and a new you! Make the health of your credit score a top priority in 2026.

Our Credit Score solution enables you to create a solid plan, track progress, and reach your financial wellness goals, and best of all, it's all **FREE**.

With Credit Score you're able to do so many things:

- Review your credit report anytime and anywhere
- Get helpful tips and recommendations for credit score improvement
- Dispute errors, be notified of any changes to your credit report
- And more!

Did you know?

- Vigilantly monitoring your credit allows you to stay on top of any changes, which may include suspicious activity.
- Proactive credit monitoring is essential and can help you reach your credit goals.
- Having good credit will unlock many savings and benefits, including access to credit cards and loans that offer the most favorable rates and terms.

Start the year off strong and give yourself the tools to achieve your 2026 financial wellness goals! It's easy to get started! Simply log in to mobile or online banking.



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

Big enough to serve, small enough to care.



FOR VOTING US ONE OF
SACRAMENTO'S BEST
CREDIT UNIONS.



SILVER – Credit Union –
2025 Sacramento Favorites

2026 Annual Meeting

We're pleased to invite all First U.S. member-owners to attend the 2026 annual meeting:

Thursday, February 26, 2026, at 5:00 p.m.



At our headquarters:

580 University Avenue, Sacramento, CA

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 during the meeting.

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

4.00% APY High-Yield Savings Account



Watch your savings grow this year by opening a Smart Start Savings Account. Earn up to **4.00% APY*** on the first \$2,000 in your account. Set up automatic monthly transfers for seamless saving and even link to another First U.S. account for overdraft protection. Other benefits include:

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



Open Online!

*Annual Percentage Yield (APY), terms and offers accurate as of 01/01/26 and subject to change without notice. Smart Start Savings Account APY is earned on the portion of your balance in each rate tier. Blended APY: \$0 - \$2,000.00 is 4.00%; \$2,000.01 to \$5,000.00 is 4.00% - 2.49%; \$5,000.01 to \$10,000.00 is 2.49% - 1.37%; \$10,000.01 to \$50,000.00 is 1.37% - 0.34%; \$50,000.01 to \$100,000 is 0.34% - 0.21%. 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.



The branches and offices of First U.S. will be closed Thursday, January 1, in observance of New Year's Day and Monday, January 19, 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.

Schedule an Appointment or Live Chat at: firstus.org

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