

# FIRST Edition

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



## LOOKING TO PURCHASE OR REFINANCE?



### Flexible Loan Options:

- Fixed or adjustable rate
- Terms from 10 to 30 years
- Jumbo loans



### First-Time Homebuyer Program:<sup>1</sup>

- Loans with as little as 5% down with no Private Mortgage Insurance (PMI)
- Down payment gifts allowed



### Lock & Shop Program:<sup>2</sup>

- Lock in your rate for up to 90 days while house hunting
- Includes a one-time rate adjustment if interest rates drop

<sup>1</sup>First-Time Homebuyer Program is available to members who have not owned a home within the last 3 years. Homeowner education is required.

<sup>2</sup>The Lock & Shop Program will lock your initial interest rate for up to 45 days. Borrower must supply the fully executed purchase and sales contract within 45 days of participating in the Program and must close escrow within the 90-day period. Locks may be transferred between properties.

## Meet Your Mortgage Lending Officers

Our experienced real estate loan specialists are here to guide you through every step of the financing process. With personalized solutions and trusted expertise, we help make your real estate goals a reality.



### Christopher Tatton

Senior Home Loan Advisor

**Serving: Rocklin, Auburn & Grass Valley**

[ctatton@firstus.org](mailto:ctatton@firstus.org)

916-576-5664

916-576-5700, ext. 2011

NMLS #1089578

With over 17 years of residential lending experience, including 12+ years with First U.S., Chris is dedicated to making the mortgage process clear, seamless, and personalized for every homebuyer and homeowner.



### David Oliveros-Castellanos

Senior Home Loan Advisor

**Serving: Sacramento & Gold River**

[doliveros@firstus.org](mailto:doliveros@firstus.org)

916-576-5672

916-576-5700, ext. 2011

NMLS #1175725

With over 10 years of real estate lending experience, David is passionate about guiding members through the homeownership journey with expert advice and personalized support every step of the way.

Scan the QR code to learn more!



## Let Your Payment Slide This Summer With Skip-A-Pay

Summer is time for fun in the sun, not stressing about bills. With a low \$30 processing fee per loan, you can skip a loan payment and have more cash to do the things you love.

### 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



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

Download it today!

**Home loan products do not qualify.** 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 processing fee must come out of a First U.S. account. If funds are insufficient, the skip will not be approved.

Big enough to serve, small enough to care.

# Congratulations to Our Scholarship Winners!

First U.S. is proud to invest in the future of our communities through our annual scholarship program, awarding a total of \$5,000 to four outstanding students pursuing higher education in the fall of 2026. This year's scholarship recipients – Violet, Charlize, Elaine, and Ryan – were selected based on academic excellence, leadership, and community involvement. Representing communities connected to our Grass Valley, Auburn, Rocklin, and Sacramento branches, each student exemplifies the bright future ahead.

Our winners were recently recognized at their local branches, where they received scholarship awards. These moments serve as a reminder of the importance of investing in future leaders and celebrating the incredible potential within our communities.

Congratulations again to Violet, Charlize, Elaine, and Ryan on this well-deserved achievement. We are honored to support your educational journey and the positive impact each of you will make in the years ahead. Thank you for inspiring us with your hard work, leadership, and dedication to your communities.



## HELPING YOU MAKE YOUR MONEY GO FURTHER

We know that life can bring unexpected challenges and expenses. When situations arise that require you to stretch your budget, First U.S. is here to help. Whether you're looking to consolidate debt, access emergency funds, or find ways to make the most of every dollar, our team is committed to guiding you through financial ups and downs with confidence.

Here are a few ways we can help:



### Personal Loan

**Fixed rate as low as 9.49% APR<sup>1</sup>**

Take advantage of low rates and straightforward terms.

- Borrow up to \$25,000
- Terms from 12 to 60 months
- No application or processing fees



### Personal Line of Credit

**Fixed rate as low as 13.25% APR<sup>2</sup>**

Get flexible funds when you need them.

- Competitive rates
- Draw and repay as needed
- Link as overdraft protection



### Visa® Platinum Preferred Credit Card

**0% APR for six months, then fixed APR as low as 9.90%<sup>3</sup>**

Enjoy a low, fixed rate and keep your payments on target.

- No annual fees
- No balance transfer fees
- No penalty rates

Learn more  
at [firstus.org](http://firstus.org).

<sup>1</sup>Annual Percentage Rates (APRs), terms, offers effective 06/10/2026 and subject to change. Your actual rate may vary and will be based on credit score and the loan term. Minimum loan amount: \$3,000 for terms longer than 36 months. Maximum loan amount: \$25,000. Payment example: 48 payments of \$25.86 per \$1,000 borrowed. Borrow up to 20% of gross annual income.

<sup>2</sup>Maximum loan amount: \$25,000. Minimum payment: 2% or \$25, whichever is greater. Payment example: 60 payments of \$23 per \$1,000 borrowed.

<sup>3</sup>Income, credit and other criteria will determine actual APR. 25-day 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. One card type per member. Cannot be used to refinance an existing First U.S. loan. Platinum Preferred Visa: After intro rate period, your rate will not increase.



The branches and offices of First U.S. will be closed Saturday, July 4th, in observance of Independence Day and Monday, September 7th, in observance of Labor Day.



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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](http://firstus.org)

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