

FIRST Edition

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



We know that buying a home comes with lots of extra expenses. For a limited time, we're offering No-Fee Home Loans. We'll cover eligible closing costs on qualifying home purchases.* Use your extra cash for moving expenses, new appliances, or furnishings to make your house feel like home.



Up to \$12,000 in eligible closing costs*



Loan amounts up to \$1.6 million



Free prequalification



Fixed-rate, adjustable-rate, and jumbo loan options available



Competitive rates



Available for primary and second homes

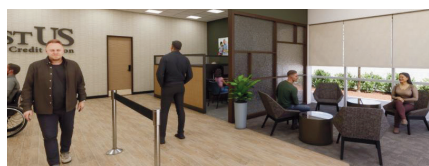


Ready to apply?
Scan the QR code.

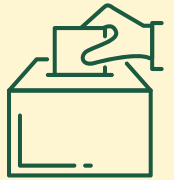
*Offer valid August 1, 2026, through December 31, 2026. Available on qualifying purchase first mortgage loans only. First U.S. will pay eligible non-recurring closing costs up to \$7,500 for conforming loans or up to \$12,000 for jumbo loans, or the actual amount charged by service providers, whichever is less. Eligible closing costs include lender's title insurance, title services, appraisal, tax service, credit report, flood certification, and recording fees. Excludes prepaid interest, discount points or rate buydowns, homeowners insurance, initial escrow deposits, and owner's title insurance. Down payment funds may not be gifted. If the loan is paid in full within 36 months of closing, a prorated portion of the closing cost credit will be due at payoff. Offer is not available for refinances, first-lien home equity loans or lines of credit, or loans participating in the Rate Adjustment Program within the first 36 months. Other restrictions may apply.

NEW BRANCH COMING SOON!

We're excited to announce that a new First U.S. branch is coming to **Rancho Cordova, with an anticipated opening in early 2027!** This new location is part of our continued commitment to serving members across the Sacramento region. Stay tuned for more updates as we get closer to opening day!



Election for First U.S. 2027 Volunteers



First U.S. is pleased to announce the **2027 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, Nancy Lee, Stephen Serfozo, and Dennis Cook are expected to be re-elected to the Board of Directors for a three-year term by acclamation at the Annual Meeting in February 2027.

Nominations must be submitted by the Nominating Committee or by petition on or before **December 1, 2026.** Election results will be announced at the Annual Meeting on **February 26, 2027, at 5:00 p.m.** For more information, call **(800) 556-6768, ext. 5667.**

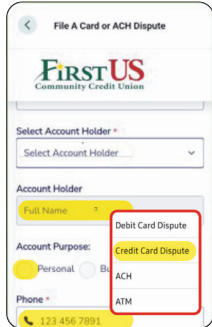
Big enough to serve, small enough to care.

New Card and ACH Dispute Platform Now Available

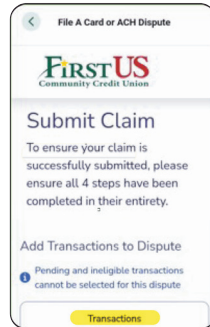
We're excited to announce the launch of our new Card and ACH Dispute Platform, designed to make submitting and managing transaction disputes easier and more efficient. This enhanced platform streamlines the dispute process by simplifying submissions and creating a more seamless experience. Members can conveniently submit disputes digitally 24/7 through Online or Mobile Banking.

How to File a Dispute

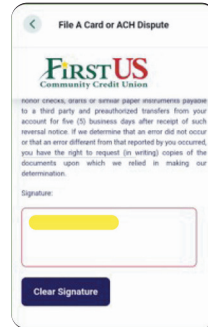
To begin: Log in to **Online or Mobile Banking**, then select **Accounts** → **File a Dispute** from the navigation menu.



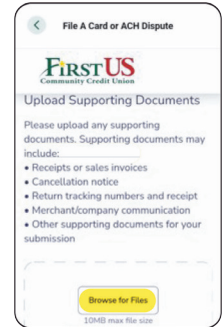
Step 1: Confirm Your Information



Step 2: Select Your Transaction(s)



Step 3: Complete the Dispute Questionnaire



Step 4: Upload Supporting Documents

We're confident this enhancement will create a smoother, more intuitive dispute experience.

Questions? We're here to help. Contact us at (800) 556-6768 or select "Chat Live" at firstus.org to connect with a member of our team.

Your case will be reviewed within 30 days; however, it may take up to 60 days for the case to be completed and closed.



Trust & Will is offering a limited time 30% discount on the initial purchase of estate plans specifically for First U.S. Community Credit Union 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, 2026 at 12 a.m. PST and ends on October 31, 2026 at 11:59:59 p.m. PST. Offer valid only on an initial purchase of an estate plan, and does not apply to shipping, taxes, Attorney Support or estate settlement offerings.

MEMBER EXCLUSIVE:

First U.S. is excited to bring our members bigger savings of **30% off** any estate plan with Trust & Will through the Love My Credit Union Rewards Program.

Trust & Will is the leading online estate planning platform offering our members:

- Easy to use online guided platform.
- Legally binding documents created by attorneys and customized by you.
- **Wills start at just \$139 and Trusts start at \$349 with the 30% limited time offer.**

SCAN TO GET STARTED



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

Indigenous Peoples' Day - Monday, October 12th

Veterans Day - Wednesday, November 11th

Thanksgiving Day - Thursday, November 26th

Christmas Eve - Thursday, December 24th, Open 9 a.m. - 1 p.m.

Christmas Day - Friday, December 25th

New Year's Eve - Thursday, December 31st, Open 9 a.m. - 3 p.m.

New Year's Day 2027 - Friday, 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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