

2022

AmericanFirst
Credit Union

First Takes

FALL EDITION



OCTOBER

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23	24	25	26	27	28	29
30	31					

NOVEMBER

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DECEMBER

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25	26	27	28	29	30	

FOLLOW US ON...



@americanfirstcu

HOLIDAYS/ IMPORTANT DATES

Monday, October 10 (CU Closed)
Columbus Day

Monday, October 31
Halloween

Sunday, November 6
Daylight Savings Ends

Friday, November 11 (CU Closed)
Veteran's Day

Thursday, November 24 (CU Closed)
Thanksgiving Day

Friday, November 25 (½ Day)
Open 9-1

Monday, December 26 (CU Closed)
Christmas Day

BALANCE WEBINARS

amerfirst.balancepro.org

Oct. - Breezing Through the Holidays

Nov. - Using Credit Cards Wisely

Dec. - Planning for Money Milestones





A message from Jon Shigematsu CEO/President

In September, it was our honor to celebrate our 70th Anniversary with our members at our Harbor & Imperial Branch. While providing complimentary document shredding, food, prizes, and more, we had the pleasure of meeting some of our newest members and members who have banked with American First for decades. We know our 70-year history would not be possible without the loyalty and commitment of our members.



With the holidays coming soon, we enclosed a guide on how to save money while gift-giving, decorating, and celebrating with loved ones. To show our gratitude this season, one dollar will be donated for each qualifying digital banking transaction you make. Also, we have financial solutions for stress-free spending throughout the season.

When you open a new American First Credit Card, you will receive a 0% introductory APR* for purchases and balance transfers until November 2023. Our credit card comes with a low everyday rate, no annual fee, and contactless tap-to-pay technology. Hurry! This offer ends November 15th. Make this season merry and bright with our low fixed-rate Holiday Loan! You can use it to help with travel, holiday gifts, and special purchases. You can borrow up to \$5,000, with a rate as low as 7.99% APR* and 12 easy monthly payments.

If the holidays sneak up faster than expected, you can be ready next year with a Holiday Club account. Put money aside all year and get an automatic payout to your American First checking or savings account in November, just in time for seasonal shopping and activities!

Warm wishes of health and happiness during the holidays. Thank you for choosing American First Credit Union and trusting us with your financial dreams today and for years to come.

With gratitude,

Jon Shigematsu

*Annual Percentage Yield. Visit amerfirst.org/holidayloan for details.

Hurry! Promotion ends November 15, 2022!



0%
Intro
APR*

On purchases
and balance transfers
until **November 2023**

Credit Card

No annual fee

No cash advance fees**

Low everyday rate

American First
Credit Union

*APR= Annual Percentage Rate. **Interest accrues daily for cash advances. Balance transfer must be made at account opening. 0% intro APR* on purchases made up to 3 statement cycles. Offer is valid for new credit card accounts only. Offer expires 11/15/2022. See a credit union representative for details.



American First
Credit Union

SEASON OF
Giving & Receiving



Starting November 1

**GIVE BACK
WHILE GIVING
THANKS**

Fall is in the air! To show our gratitude this season, we're donating to charity with each qualifying digital banking transaction you make.

Qualifying Transactions

- Add and pay a new bill
- Set up a new auto payment for eBill
- Set up a new recurring payment
- Add and complete an inbound transfer from a new external account
- Send \$5 or more to a new Zelle® contact
- Activate an eBill
- Enroll in mobile banking
- Track and manage card spending

Visit amerfirst.org



The holidays are quickly approaching, which means it's time for the fun yet expensive process of holiday shopping. By incorporating some of these habits and ideas into your traditions, you can make this holiday and the ones to come much more affordable than normal.



Your Guide to an *Inexpensive Holiday*

Have a Family Potluck

Some people enjoy hosting a big family dinner each year. But making dinner for 20+ people can get pricey very quickly. It may also be a tradition to go out to eat each holiday season, and it's usually hosted at a nicer restaurant. If you want to cut costs this year, consider hosting a potluck instead and ask each guest to bring their favorite holiday dish.

Open a Holiday Club Account

The holidays have a way of sneaking up on you faster than expected. The Holiday Club account allows you to put money aside all year rather than scrambling at the last minute. This way, you can have a more stress-free holiday season. Visit our [website](#) to learn more or open an account.

Tell Your Kids There's a Gift Limit

It's natural to want to spoil your adorable kids with presents around the holidays, but that can get out of hand quickly. Warn your kids that there will only be "x" number of gifts this year to make sure they're prepared and aren't expecting anything crazy. If you don't have kids yet, having a spending limit for gifts is a great habit to start as soon as possible.

Choose Thoughtfulness Over Price

Value can be measured in different ways, so don't think that spending more means the gift is more valuable. Some low-cost and thoughtful gifts for people like teachers, neighbors or co-workers include a heartfelt letter, sweet treats or any kind of homemade gift.

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On Saturday, September 17, American First celebrated its 70th Anniversary at the Harbor & Imperial Branch. Our members enjoyed complimentary and secure document shredding, food and refreshments, and the opportunity to meet with our community partners - VCC: Gary Center, The Children's Museum at La Habra, Boys & Girls Club of Fullerton, Sam's Club, Enterprise, and Financial Advisor Services.



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Try the White Elephant Gift Exchange

Buying gifts for everyone in the family adds up fast, especially if it includes extended family or you have a big family to begin with. Everyone buys one gift, but nobody knows who they're receiving a gift from, which saves hundreds of dollars and makes for some family fun.

Start Shopping Early

Many people are stressed over the holidays because they're spending a lot of money at one time. Make it easier on your bank account by spreading out the purchases. You don't have to actively go shopping months in advance but keep your eye out for deals or gifts people mention long before the holidays. Sales happen all the time so don't buy full-priced if you don't have to!

Don't Overdo the Decorations

As tempting as it is to deck your house out with the trendiest and nicest holiday décor, set a budget for that too. Celebrate the holidays with the essentials like lights, a tree and some holiday candles, but keep it simple if you're looking to save money.

Now that you're aware of how to have a cheaper holiday season, put the extra money you saved into a savings account. We're here to help and answer any questions you may have about our financial services.

Caring  First

CHOC ADVENTURE IN THE PARK: 30 YEARS OF WALKING

To commemorate 30 years of walking for kids, Children's Hospital Orange County (CHOC) and Disneyland® Resort threw a 30th anniversary party like no other!

American First joined in on the fun starting with extensive fundraising events earning \$7,800.00, and later on joining the exclusive party at Disney California Adventure® Park for a celebration under the stars.

UPCOMING CARING FIRST EVENTS

October

Paws for a Cause
Pet Donation Drive

Read for the Record

Bike MS Bay to Bay

November

OCRS We Believe in Giving

December

La Habra Holiday Wishes

Buena Park Police Department
Project Give-a-Christmas

Fullerton Boys & Girls Club
Holiday Toy Drive