

GET RID OF HIGH INTEREST DEBT!

The new year is a great time to make plans to improve your finances. Use any of our low interest options below to pay off high interest debt 2019.

1. PERSONAL LOAN

up to 3%^{APR*} rate reduction when you transfer balances

personal loan →

*APR = Annual Percentage Rate. Rate match floor: 8.99% apr. Qualifying members must agree to comparable remaining term and balance. Member must bring in proof of current rate (example: Bank Statement). Balances up to \$5,000 qualify for 2% apr reduction. Balances over \$5,000 qualify for 3% apr reduction. The refinance must be from another financial institution, offer is not valid for First American Credit Union refinances or consolidation. Rates, terms and conditions are subject to change and may vary based on creditworthiness, qualifications, and collateral conditions. All loans are subject to approval. Not all applicants will qualify for the lowest rate. Your actual APR will be disclosed at the time of disbursement. No fees are charged for application or obtaining these loans. Standard late fees will apply to late payments. Monthly Payment Example: Financing a personal loan for \$5,000 for 60 months at 9.99% APR will have a monthly payment of \$106.21.

Another example of how much you could save with us.	FIRST AMERICAN CREDIT UNION PERSONAL LOAN	HIGH INTEREST LOAN OR CREDIT CARD
Balance	\$15,000	\$15,000
Fees**	NO FEES	Some fees may apply
APR	AS LOW AS 8.99% ^{APR*}	11.99%
Months To Pay Off	60 months	60 months
Total Interest Savings	\$1,337	

2. HOME EQUITY Line of Credit

no closing costs! →



*APR=Annual Percentage Rate. Fixed Intro Rate of 3.90% APR for first 12 months and as low as 6.00% APR after first 12 months. Home Equity Line of Credit (HELOC) Promotional APR shown is available only for new HELOCs with a minimum loan amount of \$5,000 and a maximum loan-to-value (LTV) of 90%. \$50 annual fee applies; Promotional APR is fixed for initial 12 months of the term. On the anniversary day of loan closing date, APR will convert to the variable rate plan as described in the applicable loan documents. Subsequent APR may vary based on the index rate, plus a margin. Index rate is based on the Prime Rate as published in the Wall Street Journal. On December 20, 2018 that index was 5.50%; resulting APR with a 0.50% margin is 6.00%. Floor rate at the end of the initial 12-month period is 2%. APR will never exceed 18.00%. *As low as* rate assumes excellent borrower credit history, 90% or less Loan-to-Value. Alternative rates and terms are available. Actual rates and APRs dependent on credit history, type of product, loan term and loan to value (LTV). This line has a 10-year draw period. Eligible property includes single-family, owner-occupied, primary residence and vacation homes (located in AZ or NM only). Property insurance required. Interest may be tax deductible. Consult your tax professional regarding deductibility. Closing costs are waived unless the loan is paid off within the first two years. An estimated range of fees is \$100 to \$800. Not all members will qualify for this promotional offer. All loans subject to credit worthiness, collateral conditions, and location. Other restrictions may apply. If the borrower is not a member, a \$10 fee is required to join the Credit Union. Contact us for specific details. See the Home Equity Early Disclosure for complete details First American Credit Union NMLS ID #811468.

3. PLATINUM MASTERCARD STOP HIGH INTEREST NOW!

3.99%^{APR*} LOW six-month intro rate...

followed by a LOW fixed rate as low as

6.99%^{APR*}

build credit & save! →



*APR = Annual Percentage Rate. After the introductory period, a low fixed rate applies ranging from 6.99% APR to 9.99% APR, based on your creditworthiness. Subject to credit approval. Some restrictions apply. See application and solicitation disclosure for full terms and conditions. Benefits and services may vary.



visit First American.org
or call 520.836.8848

save even more when you REFINANCE

YOUR AUTO, TRUCK,
RV, OR MOTORCYCLE
WITH US.*



apply today! 

**1 MEET
OR BEAT
YOUR RATE***

**2 NO
PAYMENT
FOR 60 DAYS**

**3 \$200
CASH BACK**

How we can help you save when we refinance your vehicle loan from another financial institution:

1. We'll meet or **beat your interest rate!**
2. Get ahead with **no payments for 60 days!**
3. Get **\$200 CASH BACK!**

*The promotional offer is available to qualified applicants refinancing auto, motorcycle, RV, or ATV loans from other financial institutions. All loans subject to credit approval.

¹First American CU will match or beat the interest rate the member would qualify with First American. The minimum interest rate match floor of 3.50%. 0% interest loans do not qualify. Member must provide verification of current interest rate at other financial institution to qualify. Qualifying member must agree to comparable remaining term and balance. Approved members may elect a different term (within guidelines) and the interest rate would be assigned based on current rate sheet guidelines. Not all applicants will qualify for the lowest rate.

²Interest continues to accrue during the 60-day no-payment period.

³The \$200 cash back is available on a loan total of \$10,000 minimum. The cash back will be deposited to the primary applicant's First American CU savings account approximately 120 days after loan funding providing all First American CU accounts are in good standing. If the loan is closed or paid-off within 24 months of opening the \$200 cash-back amount will be forfeited and added to the payoff amount. The recipient is solely responsible for any personal tax liability arising out of this incentive. Existing First American CU loans or indirect loans not eligible for this offer. Membership in First American CU is required, ask us for specific details. Offer may expire at any time. Other restrictions may apply.

DO YOU KNOW ABOUT SHARED BRANCHING?

About 1,800 of our country's 7,000 credit unions, including First American, belong to the CO-OP Financial Services shared branch network. Members have access to over 5,000 shared branches with locations in all 50 states. Members can complete most of their regular transactions at the branch as they would at their local credit union. CO-OP Financial Services also has a network of 30,000 fee-free ATMs. With shared branches and ATMs, you get the same coverage as big banks, with your community credit union.

UPCOMING BRANCH HOLIDAY

During this time, you may access your accounts online or with our mobile banking app. We will resume regular operating hours on Tuesday, January 22. Remember that you can access your accounts 24 hours a day, seven days a week - even on holidays - with online banking, mobile banking and phone banking!



You can also download our convenient mobile app to simplify your experience. View account balances, check transaction history, process transfers, pay bills, deposit checks and more — even while on the go!

¹Mobile Check Deposits are subject to verification and not available for immediate withdrawal. Please note that any mobile check deposits received will post to accounts after 9:00 a.m. PDT on Tuesday, January 22. Data connection required. Wireless carrier data fees may apply.

The Mobile Banking app is available on iPhone and Android and devices. Apple, the Apple logo, iPhone and iPad are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Android is a trademark of Google Inc.



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or call **520.836.8848**