

WE MAKE MORTGAGES MAKE SENSE

Home loans don't have to be complicated, but they can be. That's why we've prepared a mortgage center just for you!

mortgage center ➔

SIMPLIFY
YOUR MORTGAGE
PROCESS

- Learn more and get pre-qualified now for FREE
- Estimate budget and closing costs
- Apply for a loan and get pre-approved in just minutes
- Call Credit Union Mortgage Advantage today at 855.913.6211



eNEWS: MAR 2019



You can submit an inquiry online and a representative will contact you by phone or by email based on the preference, you select. You can contact Credit Union Mortgage Advantage by calling 855.913.6211. Credit Union Mortgage Advantage is located at 10800 Main Street, Fairfax, VA 22030. We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.

HOME EQUITY LINE OF CREDIT

no closing costs! ➔

intro rate

3.90% APR*

first 12 months

as low as

6.00% APR*

after the first 12 months

*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.

COMMUNITY

SHRED DAY

HELP US PREVENT
IDENTITY THEFT!

**NEW LOCATION
FOR 2019:**

1001 N Pinal Ave
Casa Grande, AZ

SATURDAY, APRIL 27

9AM - 12PM

First five boxes are free, donations accepted to benefit
the Casa Grande Youth Commissions.



First American
CREDIT UNION

visit **First American.org**
or call **520.836.8848**

It's tax time.

Take your refund for a drive.

MARCH 1 - APRIL 30 **LIMITED TIME ONLY!**

Get rates as low as

2.99%

APR*

on a used vehicle purchase from Enterprise Car Sales financed by First American



enterprise
car sales

APR=Annual Percentage Rate. Rates as low as 2.99% APR for 36 months, or 100% Financing available including Tax, Title & License. Financing for qualified First American Credit Union members. Not all buyers will qualify. Actual rate may vary based on credit worthiness. Offer valid only on Enterprise Car Sales vehicles purchased 03/01/2019-04/30/2019. Cannot be combined.

MEMBER BENEFIT: ACCESS TO OVER 85,000 ATMS NATIONWIDE WITH THE ALL- POINT AND CO-OP NETWORKS

First American Credit Union does not charge a fee for the first 5 ATM withdrawals. Subsequent withdrawals will be charged \$2 each except when made at any First American Credit Union-owned ATM. 85,000+ Surcharge free atms in Allpoint and CO-OP Networks. A 1% foreign transaction fee applies to withdrawals outside the United States. [Find ATMs](#)

UPCOMING HOLIDAYS

Stay informed of our Holiday Observances. Helping you plan ahead.

Memorial Day

May 27, 2019



STEPS TO TAKE NOW for a better credit score

- **Don't close unused credit cards** as a short-term strategy to raise your score. Scoring models include length of credit history, so it helps to maintain established accounts. Make sure to use these accounts 1-2x per month for something simple, like gas purchases. Then pay them off each month with the funds you would have used to make these purchases.
- **Don't open retail credit card accounts for a store discount.** You will get more email and advertisements. There's a reason why retail credit cards are offered with an enticing discount.
- **Pay your bills on time each month.** Late payments, even if only a few days late, can have a negative impact on your credit score. This applies to all your accounts.
- **Get current and stay current.** The longer you pay your bills on time, the more your score should increase. Older credit problems count for less. Poor credit performance won't haunt you forever.
- If you decide to pay a larger amount on one of your cards, **pay off the highest interest card first.**
- **Re-establish your credit history.** Opening new accounts responsibly and paying them on time will help rebuild a good credit history.
- **Try not to use more than 50%** of your available credit. In general, having credit cards (and making timely payments) will raise your score. People with no credit cards, for example, tend to be higher risk than people who have managed credit cards well.

As a member of First American Credit Union, you can take advantage of the GreenPath Financial Wellness program, a free financial education and counseling program. GreenPath counselors are available Monday through Thursday 8 a.m. to 10 p.m. (EST), Friday 8 a.m. to 7 p.m. and Saturday from 9 a.m. to 6 p.m. To use this new service, simply call 1.877.337.3399 or visit them on the web at greenpathref.com.



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