

PRESIDENT'S REPORT



John B. Lund

Reflections of the Season

As I write this message, I have very mixed and deep emotions.

I always look forward to the

holidays and the excitement, splendor, beauty, and feelings of good will they bring. At the same time, I realize there are individuals and families under tremendous stress, who are facing hardships, or who have broken hearts and cause to mourn. The holidays can bring significant peace and comfort during these times, yet in some cases, the season may seem to magnify the difficulties they are going through.

I've also been thinking about the recent observation of Veterans' Day and Thanksgiving. There is so much for which we are grateful as citizens of this wonderful country. We enjoy unparalleled opportunity in terms of education,

employment, health, religious freedom, recreation, service, and general quality of life.

We're truly indebted to the men, women and their families who sacrifice tremendously—in many cases with their own lives—to protect and promote peace. Other individuals such as teachers, friends, co-workers, leaders, and family members also enrich our spirits. Upon reflection, I'm indeed thankful for my great parents. They have passed on, but the tremendous memories and life lessons they left continue to bless and inspire all who knew them.

I'm certainly appreciative of America First Credit Union. Our mission is to improve our members' financial well-being and to enhance the communities we call home. Our volunteers and staff are passionate about

this purpose. We stand ready to educate, inform, and assist you during both joyous and challenging experiences.

I regularly speak with members who share examples of the excellent service they have received. Additionally, I'm genuinely humbled to hear stories of life-changing events where America First has helped provide solutions to complex and trying circumstances.

Please accept our sincere thanks for your membership and loyalty. We look forward to a lifelong relationship. Best wishes for a Merry Christmas, a happy holiday season, and a productive and joyful new year.



For over two decades, America First has been collecting funds to buy new shoes for economically disadvantaged school children in the community.

Our Warm the Soles of Kids program has become an enduring holiday tradition—and we're counting on your generosity to ensure its continued success.

Contributions are accepted through December 31. Take part and donate via online banking at americafirst.com, visit a branch, or return the attached coupon.

Warm the Soles is operated by the America First Charitable Foundation, a Utah-based, non-profit corporation. Tax ID #87-0511475. Your contribution is tax-deductible to the extent allowed by law.

Buying Online? Be Cautious

Many of us find online holiday shopping more convenient than slogging through traffic, looking for parking and dealing with crowds.

At the same time, you need to be on guard when you purchase electronically. Follow the tips below to keep the season financially safe:

- Put antivirus software on your devices
- Shop at merchants with secure sites
- Read sales, return and privacy policies
- Keep your receipts



For additional updates, go to americafirst.com/security.

Member Calendars Are Now Available in Branches

We're all drawn to features of the natural world that illuminate, impress and inspire. In 2019, the free America First member calendar celebrates the rivers & streams that beautify our country.

Pictured inside are the images you and your fellow members captured and voted for inclusion in this edition. Please visit a nearby branch and pick yours up today.



Volunteer Service Highlights the America First Annual Meeting

In accordance with America First Credit Union bylaws, three members will be elected to three-year terms on our Board of Directors at the Annual Meeting. It is scheduled for 7 p.m. on April 16, 2019 at the David S. Eccles Conference Center in Ogden, Utah.

Incumbent volunteers, who serve without compensation, are:

- Barney B. Chapman
- Kenlon W. Reeve
- Michael W. Roden

Those interested in becoming directors must meet the following minimum standards:

- Membership in good standing
- Legal age (18 years or older)
- Bondable
- Free from any conflicts of interest
- Available for all Board of Directors, Committee, and other designated meetings unless excused

Please submit letters of application to the America First Nominations Committee, P.O. Box 9199, Ogden, Utah 84409. This should include your statement of qualification (limited to 150 words) and must be received by **5 p.m. on January 7, 2019** at the above address.

Nominations by petition are also accepted and must include qualification statements, documents attested to by 500 fellow America First members, and a signed certificate from the nominee stating he or she is agreeable to the process and will serve if elected. Petitions must be received by 5 p.m., January 7, 2019 at P.O. Box 9199, Ogden, Utah 84409. Nominations are not accepted from the floor at the Annual Meeting.

Please direct any questions regarding the Board of Directors and election procedures to Sheryl Cox by calling 1-800-999-3961.



If you're finding yourself short on cash during this holiday season, we're giving you a much-deserved break with Skip-A-Payment from America First.

For only \$25, you can defer one loan installment & catch up on bills, buy the perfect present—whatever you need.

Plus, when you choose this option, we'll donate \$5 to the America First Charitable Foundation, assisting the less fortunate in our communities.

To see if you qualify:

- Visit a branch
- Click the Skip-A-Payment link inside online banking
- Or call 1-800-999-3961



FOR EVERY PAYMENT SKIPPED WE WILL DONATE

\$5

TO THE AMERICA FIRST CREDIT UNION CHARITABLE FOUNDATION

*Terms and conditions apply. Not all loans are eligible. The America First Credit Union Charitable Foundation is a Utah-based, non-profit corporation organized for charitable purposes.

Yes, I will help Warm the Soles of Kids:

- \$30 for one pair
- \$60 for two pair
- \$90 for three pair
- Other amount \$ _____

Name _____

I authorize an account transfer from #: _____

- Checking
- Savings
- Money market
- Other _____
- Visa® (cash-advance fees apply)
- Card num. _____
- Expiration date _____

Signature _____

Date _____

PLEASE MAIL TO:
America First Credit Union
Attn: Community Relations
P.O. Box 9199
Ogden, UT 84409-0199





YOUR GO-TO CARD

America First Visa® cards are the go-to way to pay & save money. Whether it's unlimited cash back on all purchases, rewards points for every dollar you spend, or a money-saving low rate. Whichever you pick, you'll also get:



- ⊕ Extreme security
- ⊕ Identity theft recovery
- ⊕ Exclusive deals and discounts
- ⊕ A whole lot more!

Create Financial Success



AMERICA FIRST
FINANCIAL SOLUTIONS

Available through CUSO Financial Services, L.P.

America First Financial Solutions, available through CUSO Financial Services, L.P. (CFS*), provides credit union members with valuable guidance and direction to achieve your personal objectives—whether these goals are saving for a home, providing resources for college, or planning a comfortable retirement.

Your membership gives you access to a full range of America First accounts, as well as complete investment and insurance services, including:

- Broad investment choices
- Portfolio management with accounting & performance reporting
- Integration with online banking, giving you a single log-in
- And more

We're pleased to have a CFS advisor serving families and businesses in your community. Please call 1-800-999-3961 for a no-cost, no-obligation appointment or send your request to affsolutions@cusonet.com.

*Non-deposit investment products and services are offered through CUSO Financial Services, L.P. (CFS), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. **Products offered through CFS are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk, including possible loss of principal.** Investment representatives are registered through CFS. The credit union has contracted with CFS to make non-deposit investment products and services available to members.



TELEPHONE DIRECTORY

Member Service Center:

Cache County: (435) 792-7517
 Box Elder County: (435) 734-3600
 Weber County: (801) 627-0900
 Davis County: (801) 546-0411
 Salt Lake County: (801) 966-5553
 Utah County: (801) 223-3900
 Washington County: (435) 688-3800
 Mesquite, NV: (702) 346-0350
 Las Vegas, NV: (702) 968-1100
 All Other Areas: 1-800-999-3961

24-Hour SpeechAccess™ Direct:

Cache County: (435) 792-7519
 Box Elder County: (435) 734-3601
 Weber County: (801) 621-0372
 Salt Lake County: (801) 533-8574
 Utah County: (801) 223-3901
 Washington County: (435) 688-3801
 Mesquite, NV: (702) 346-0351
 Las Vegas, NV: (702) 968-1481
 All Other Areas: 1-800-288-7896

Loan Center (Applications Only):

Box Elder County: (435) 734-3605
 Weber County: (801) 627-0925
 Salt Lake County: (801) 966-5596
 Utah County: (801) 223-3905
 Washington County: (435) 688-3805
 Mesquite, NV: (702) 346-0394
 Las Vegas, NV: (702) 968-1482

Mortgage Offices:

Box Elder County: (435) 734-3620
 Weber County: (801) 827-8193
 Davis County: (801) 552-3349
 Salt Lake County: (801) 215-3200
 Utah County: (801) 223-3918
 Washington County: (435) 688-3808
 Mesquite, NV: (702) 346-0385
 Las Vegas, NV: (702) 968-1483
 Ask for Other Locations: 1-866-224-2157

America First Financial Solutions:

Harrison Branch: (801) 827-8728
 Harrisville: (801) 827-8558
 Ogden Main: (801) 827-8944
 Layton Heritage: (801) 827-8678
 Syracuse: (801) 827-8578
 Salt Lake Metro: (801) 215-3137
 East Sandy: (801) 215-3268
 Orem: (801) 223-3917
 Las Vegas, NV: (702) 968-1259

Lost or Stolen Visa® Cards:

Weber County: (801) 827-8081
 Salt Lake County: (801) 215-3181
 Utah County: (801) 223-3900
 Washington County: (435) 688-3881
 Mesquite, NV: (702) 346-0393
 Las Vegas, NV: (702) 968-1485
 All Other Areas: 1-800-999-3961

Business Services:

Weber & Davis Counties: (801) 827-8286
 Salt Lake County: (801) 596-6423
 All Other Areas: 1-877-AFCUBIZ

Check Reorders:

1-800-355-8123

LOAN & MEMBER SERVICE HOURS (MST)

Loan Center:

Monday - Friday, 8 a.m. to 8 p.m.
 Saturday, 8 a.m. to 5 p.m.

Member Service:

Monday - Friday, 8 a.m. to 8 p.m.
 Saturday, 8 a.m. to 7 p.m.

americafirst.com



Federally insured by NCUA.
 Equal Housing Opportunity Lender.



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