

## PRESIDENT'S REPORT



John B. Lund

## Prevention is Essential to Deal with Identity Theft and Fraud

Data breaches and fraud are, unfortunately, becoming far too commonplace. In fact, identity theft

reportedly occurs every two seconds. Capital One recently suffered a compromise that affected over 100 million people. Numerous large-scale retailers, as well as sophisticated technology companies, have fallen victim to hackers and online criminals. Indeed, most of us have felt the impact of a breach or identity theft in one form or another.

It is important we all take steps to protect our information and identity. To follow are some simple suggestions for preventing fraud:

- 1. Don't offer sensitive info, including your Social Security number, to an unknown person or business.** Oftentimes fraud perpetrators will claim to represent merchants, government agencies, or financial institutions. If you're suspicious, hang up or log off. And remember, America First Credit Union will never contact you and ask for a PIN or password.
- 2. Never click email hyperlinks or enter personal data**—unless you sent the initial message or you're confident about the company or individual with whom you're doing business. Scammers are experts at making these communications appear legitimate. Delete anything that raises red flags.
- 3. Refuse requests to wire strangers money.** Although sometimes intriguing and convincing, such a story is probably a hoax.
- 4. Create complex passwords, avoiding common names and sequential numbers.** Make them at least eight characters long, mixing lower & uppercase letters, numbers, and special punctuation marks. Consider a program such as RoboForm, LastPass, or SplashID to track different unique passwords, and use two-factor authentication when it's offered.

**5. Install antivirus and spyware protection on your devices,** then enable the auto-updating features.

**6. Resist the urge to download software from pop-up windows.**

**7. Regularly monitor your statements and account activity.** Report potentially fraudulent charges immediately.

**8. Use America First's Card Guard® mobile security.** This app gives you complete control of how, when & where your Visa® credit and debit cards are used.

**9. Identity theft recovery services are a free benefit for members who have America First Visa credit cards.** You'll gain additional peace of mind, as the coverage applies to all accounts held by you and your dependents still living at home. This also provides significant savings, as comparable recovery services are \$25 to \$50 per month if purchased from other sources.

Remaining vigilant in monitoring your finances, safeguarding your resources, and selecting trusted partners is essential in achieving financial health. We're proud you've chosen America First Credit Union. We appreciate the opportunity to serve and look forward to a lifelong relationship.





## If you haven't cashed in on the Billion Dollar Loan Sale yet, it's not too late!

Until the end of October, you can still take advantage of amazing rates on our home, auto, RV, personal, and business loans. Along with an exceptionally low rate, you'll also enjoy:

- Flexible terms and options
- A hassle-free process
- Outstanding service and support

If you've got a billion ideas about what you could do with a quick and easy loan, we've got a billion reasons why you should apply today—online via [americafirst.com](http://americafirst.com), at your neighborhood branch, with America First mobile banking, or by phone (1-800-999-3961).

## America First Charitable Foundation Scholarships

### Student Athlete Scholarships

The America First Charitable Foundation teams up with two local stations—KJAZZ and KYMU—for Thursday Night Lights & Friday Night Rivals high school football broadcasts throughout the season. At each game, we award a \$500 scholarship to one student from the home team.

Leading up to the games, the home schools nominate three student-athletes who not only demonstrate exceptional commitment to athletic achievement and teamwork, but also excel academically by maintaining a GPA of 3.5 or higher, participate in extracurricular activities, and are involved in community service. In the spring, we host an awards banquet to honor 22 winners, as well as the parents, coaches, teachers, and mentors who have helped those students succeed.



### 80th Anniversary Scholarships

To celebrate our 80th anniversary, the America First Charitable Foundation has also awarded 80 \$1,000 scholarships to graduating high school seniors and undergraduate students currently enrolled in a two-year or four-year college or university. They have proven themselves to be outstanding in both their schoolwork and their communities.

Students applied this past spring and were required to submit transcripts, community service hours, and an essay about how their personal ideals and efforts align with the credit union's philosophy of people helping people. An impartial committee of America First employees from diverse business, educational, and community backgrounds

evaluated each applicant's grades, essay, and community service, then selected recipients based on those merits.



If you're interested in learning about America First Charitable Foundation scholarships, including application deadlines, please visit [americafirst.com/charitable-outreach](http://americafirst.com/charitable-outreach).



## Did You Know?

### Business Services Edition

You already understand that America First has lots of great ways to help you pursue your personal financial goals. But did you know the credit union also has an incredible lineup of products, tools, and services that can help you start or grow your business?

- **Savings and checking accounts** offer flexible options for depositing & accessing your funds—as well as generating earnings—so you can keep your company moving.
- **Merchant services** from America First are simple, versatile, and specialized. Our payment-processing solutions streamline operations for restaurants, retail outlets, supermarkets, e-commerce sites, and more. We provide mobile card readers, small countertop terminals, and larger point-of-sale systems.
- **America First Business Cash Back+ Visa®** delivers 2% back on fuel purchases\* and 1.5% on everything else you buy. It also carries a low rate and comes complete with detailed spending analyses, reporting tools, and powerful security features, including our Card Guard® mobile app.
- **Low-rate SBA lending, commercial loans & other business financing options** are available at America First.

And these advantages are just the beginning! To learn how the business development team at America First can work to boost your bottom line, visit [americafirst.com/business](http://americafirst.com/business) or call 1-877-AFCUBIZ.

\*Up to \$25,000 in annual fuel spending.

## Contributing to Community Health

There are many in our community who go hungry every day or who don't know where they will get their next meal. That's why the annual Greater Good food drive is such an important fall tradition.

We'll be accepting canned & non-perishable groceries at all America First branches through October 26. Some of the items most in need are:

- Peanut butter
- Canned fruits
- Boxed meals
- Chili or beans
- Macaroni & cheese
- Canned meats (tuna, chicken, beef)



Plus, every donation earns an entry in a drawing for a pair of Apple AirPods, a small way of expressing our appreciation for your kindness and support.

Please go to [americafirst.com](http://americafirst.com) for details or visit your local branch.

Eligibility & conditions apply to the drawing. Participants must be at least 18 years of age.

## Member Spotlight

Meet Emma, a lemonade stand owner with a heart of gold! She's been in business for nearly five years and her busy street makes it easy to get lots of customers. There was a new school being constructed behind her home this year. The construction workers loved the stand, and the job superintendent was her biggest customer. Now that summer has drawn to a close, she plans to deposit her funds into her America First youth savings account!

To see more spotlights of our amazing members, follow us on social media.



# Investing Principles

## Guide Future Success

Learning the basics of saving, investing, and setting a clear direction for your financial future is essential for achieving success.

Advisors from CUSO Financial, an Atria company located at America First Credit Union, can provide you with valuable guidance regarding fundamental investment principles, including:

- Starting an investment program
- Building a financial plan
- Defining stocks, bonds & mutual funds
- Maximizing time as a valuable resource

Please call **(801) 827-4330** to schedule your no-cost, no obligation appointment or visit [americafirst.com](http://americafirst.com) for program details.



located at **AMERICA FIRST CREDIT UNION**

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## Introducing the America First Visa Signature Card

The new America First Visa® Signature credit card isn't just a great way to pay—it's an amazing tool that gives you the financial flexibility and buying power to make the most of every dollar you spend.

Visa Signature comes with awesome perks and benefits like:

- 1.5% cash back on every purchase, with no limit to how much you can earn
- Discounts on travel, entertainment, dining, events & shopping
- Price protection, which means that if you find a better deal on purchases, you'll be reimbursed\* the difference
- Concierge services to help you plan trips, book hotel rooms, find a great place to eat, or score tickets to local events
- Coverage that helps you manage, use, and extend the warranties of eligible items bought with Visa Signature

There's a reason we call this our Signature—it's the premier America First Visa, and one of the best credit cards you'll find anywhere. And like every America First Visa, it features a low rate, the cutting-edge protection of Card Guard® mobile security, identity theft recovery services, member-exclusive local deals and discounts, and more.

\*Terms eligibility & conditions apply.