

Home Is Where the (Smart) Money Is

Beyond being a place to call home, residential properties can be ideal investments. Whether you're looking for a place to live or you're thinking about leasing it as a source of income, here are few things to consider:

- If you're renting, buying can save you a lot of money. Rent is generally more expensive than a mortgage. Not only that, but the payments are funds you'll never see again. When you become a homeowner, you're building equity that can be leveraged to greatly improve your financial security.

- If this is your first time, you may qualify for government programs that reduce necessary down payments. A mortgage also brings tax benefits, including possible deductions for part of the purchase price and loan interest.
- If you're seeking to invest, rental properties can provide steady income, potential tax advantages, and financial stability as your equity grows.

Housing is tied to market fluctuations. In the short term, values might move up and down. But history shows that, over time, real estate consistently appreciates, meaning you're investing as a buffer against inflation and maximizing every dollar you contribute.

If homeownership sounds appealing, give us a call today or stop by your neighborhood branch. We'd love to help you weigh the options and make the best decision for you, your family and your finances.

**HOME
LOANS**
that feel like Home

.....
BUILD, BUY  REFI
.....

An Opportunity for Renewal

The 80th America First Credit Union Annual Meeting is Tuesday, April 16 at 7 p.m. in the David S. Eccles Conference Center, 2415 Washington Boulevard, Ogden, Utah.

You're welcome to attend. Three volunteers serving three-year terms without compensation will be elected by acclamation to the Board of Directors. They are:

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

The event also features reports regarding the credit union's operations and performance from Board Chairman James Wendler and Chief Executive Officer John B. Lund. Please join us.

Join us at the

80th 
**ANNUAL
MEETING**

**Tuesday, April 16, 2019 | 7 p.m.
Ogden Eccles Conference Center**

Hang Up on Phone Scams

While many criminals are stealing information electronically, thousands of consumers are still affected by telephone fraud every year. Here are some tips to avoid being victimized.

Be skeptical

Getting a call from a number you don't recognize naturally raises skepticism. That's good. Treat any unsolicited contact as a potential threat. However, there are also spoofed numbers that indicate the call is coming from someone you know or a business you've worked with before. Stay on guard and spot red flags early.

Closely consider the circumstances

If the caller repeatedly tells you to trust him or her, it's a sign you shouldn't. And if the offer seems too good to be true, it probably is. Be wary of contests you don't remember entering and remain suspicious of anyone who needs a wire transfer or prepaid debit transaction. Also, watch out for those who ask for your credit card information, account numbers and PINs—you should never give that information over the phone if you didn't initiate the call.

Take your time

These crooks want as much data as they can get, as fast as they can get it. Many use high-pressure language to make you respond immediately. Don't fall for it. Take your time and think about what's

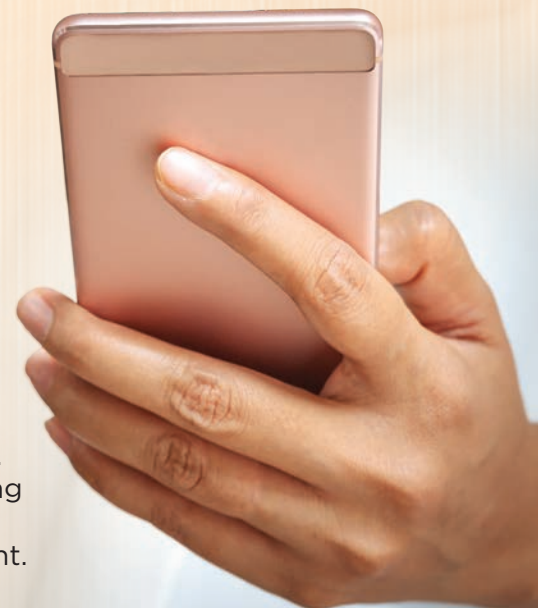
going on. Ask clarifying questions. Get the person's information and say you'll call back. If they seem hesitant or reluctant to let you off the phone, it's likely fraudulent. Don't be afraid to hang up if you feel uneasy.

Do the research

Look online for the originating number and see if others have reported it. Search for the company name with the words *fraud* or *scam* and watch if anything pops up. If a suspicious caller claims to be from a bank or credit union, go to the institution's official web site, call the listed number, then ask if they're trying to reach you. If not, report it.

Act swiftly

If you run into something suspect, file a complaint with the Federal Trade Commission at ftc.gov. If telemarketers call before 8 a.m. or after 9 p.m., report them—the law prevents solicitation during those hours. Additionally, if you ever receive a pre-recorded message from a company that didn't get your permission, report that as well. On robocalls, just hang up. Reporting will help you & prevent others from being hassled by the same treatment.





James G. Wendler

CHAIRMAN’S REPORT

America First Adapts to Meet Your Evolving Financial Needs

As I reviewed our performance in 2018, I was cognizant of the 80 years of service the organization has provided since America First was chartered in 1939. As well as enhancing the lives of countless members along the way, the credit union’s history, philosophy and values set the stage for a unique ability to carry this mission into the future.

If indeed the past is prologue, America First laid the groundwork and committed to building on it, decade after decade, so the same benefits would be realized by each successive generation of membership. Even as society and technologies rapidly advance, the organization’s dedication to assisting in the achievement of financial health remains at the core of our purpose. By not losing sight of this foundation, the credit union has effectively and consistently converted change to opportunity.

We recognize that new and existing members prefer different degrees of personal interaction. Accordingly, we deliver mobile and online access, backed by the most secure & leading technology, that is second to none. Our branch system in Idaho, Utah, Nevada and Arizona continues to grow. At year’s end, five new locations opened, bringing our total to 128, and we have no intention of slowing. Our guiding principle is to make America First available in the form and manner members prefer, wherever and whenever possible.

In any service endeavor, it is said that you get what you measure. We continually assess and evaluate how to best meet your evolving needs. The Net Promoter Score is an independent tool that gauges member response to, among other issues, the following four questions:

- 1. Do members believe we are acting in their best interest?
- 2. Do they feel a strong sense of belonging to America First?
- 3. Would they recommend our credit union to family and friends?
- 4. Are members pleased with our service quality?

After this annual survey, I’m happy to report that nine of 10 members see America First as having a positive influence on their lives and, rest assured, we are striving to reach that 10th member.

Despite our success, we always seek innovation and improvement based on your feedback, understanding that growth is earned by maintaining long-lasting relationships that multiply by referral.

In 2018, we made \$1.5 billion in new loans that enabled members to become homeowners, upgrade and improve their residences, purchase new autos, enjoy RVs and finance additional necessities. Total deposits increased by \$983 million, an indication of confidence in the credit union. Economic development and entrepreneurship was promoted with \$160 million in new business loans. Capital, which is a mark of safety and soundness, grew by \$143 million and stands at \$1.05 billion. A milestone was reached in December as we welcomed more than one million to our membership.

Despite our success, we always seek innovation and improvement based on your feedback, understanding that growth is earned by maintaining long-lasting relationships that multiply by referral.

These numbers represent tangible efforts to improve your daily lives, particularly by lowering the cost of borrowing, providing cost-free services, and offering secure avenues for savings to grow. We are particularly mindful that many younger members are challenged by student loan debt and struggle to establish credit histories, start families, purchase homes, and afford dependable transportation. America First is in a perfect position to help with no- or low-cost accounts, low-rate auto and home loans, high-earning savings options, free anytime, anywhere banking and, perhaps most importantly, guidance in finding financial health and success. Because of prudent capital management, we can now invest resources to benefit the youth and young adults, who may lack the benefits of employment security, retirement funding, and home affordability previous members were fortunate to have. Now more than ever, credit unions have become a trusted partner for individuals, families and businesses. We stand as a tremendous alternative to the ever-changing landscape of for-profit institutions. Unlike banks, we are committed to you, our members-owners,

in everything we do and all efforts we undertake on your behalf.

None of this is possible without the country’s finest management and staff. Our team is more than 3,100 strong, all of whom have your best interest at heart. I’m proud to be associated with these dedicated professionals. In addition, my fellow volunteers on the Board of Directors, Supervisory Committee and Loan Review Committee collectively contribute thousands of selfless service hours and decades of experience to one singular focus—the well-being of the America First membership.

This credit union remains a shining example of how people of diverse backgrounds but sharing a common purpose can form and operate an institution that serves their financial interests and plays a vital role in the communities in which it’s invested. We take great pride in adding value by donating personal time, sponsoring charitable enterprises, providing scholarships, joining with local schools, and assisting the less-fortunate and homeless.

It is truly gratifying that our tradition of not-for-profit cooperative service reaches back more than 80 years, when 59 pioneering individuals envisioned the great worth of collaborating to serve each other through a structure of self-help. Their hopes and dreams have been realized and, notably, will continue to bear fruit in the days ahead. America First members know they can always count on us to be their trusted financial champion.

In 2019, we set our sights on leveraging technologies to deliver an incomparable, seamless financial experience on the platforms you choose. On behalf of the Board of Directors, please accept our deepest gratitude for your membership and support.

James G. Wendler
Chairman, Board of Directors



Board of Directors



James G. Wendler
Chairman



Linda K. Carver
Vice Chair



Kenlon W. Reeve
Secretary



Lyle B. Adams



John B. Lund

PRESIDENT’S REPORT

Founding Principles of Integrity Lead to a Legacy of Strength

Dear members,

I am honored to report on behalf of America First Credit Union and express my appreciation for your membership

and support. This year, we celebrate our 80th anniversary—Fort Douglas Civilian Employees Credit Union was founded on March 16, 1939. Although our origins are humble, the 59 members who formed this cooperative had one simple yet powerful objective: helping each other improve their collective and individual financial well-being. Building on this same focus and passion, America First now stands as one of the strongest and most well-respected credit unions in the country.

The past 12 months have produced outstanding results. Although we are a national top-10 credit union and have a significant presence, we endeavor each day to provide relevant, affordable products in a convenient, professional and personal manner. In 2018, Forbes ranked America First #1 in their Best-In-State credit union review; I humbly agree.

We have three pillars guiding our operation to ensure long-term health and vitality:

- 1. Lifetime relationships with members.
- 2. Strategic and balanced growth.
- 3. Financial strength and integrity.

Lifetime relationships

Our loyalty, retention and utilization numbers are among the industry’s highest. America First’s Net Promoter Score—a benchmark for evaluating service quality—stood at 81.9 at year’s end, a mark achieved only by the best of the best.

To establish lasting connections, we develop services, tools and information geared to benefit members throughout life’s many stages. We have youth and student accounts designed to increase financial literacy and promote responsibility. We deliver free checking, free debit cards, and free 24/7 account access through mobile and online banking, as well as at thousands of ATMs. With Visa® from America First, you’ll earn cash back, rewards, merchant-paid discounts and additional cash rebates.

No-cost financial counseling is available to those seeking a helping hand with budgeting, planning, or setting a new economic course. Members can review their credit scores for free, while our branches host free educational seminars and document shredding services, among other events.

America First proudly provides a diverse array of lending products, including Visa credit cards, lines of credit, mortgages and home equity loans, auto & RV financing and personal loans, as well as Small Business Administration and commercial loans. In addition, we provide investments, trust services, insurance, and a full complement of savings vehicles, including money market, certificate, retirement and health savings accounts.

To combat the prevalence of data breaches and fraud, we offer members and their families identity theft recovery and monitoring services. This is tremendous coverage that extends beyond America First accounts. All that is required for this protection is to hold an America First Visa credit card. Similarly, Card Guard® mobile security allows real-time control of when, where and how your Visa is used.

We maintain a large branch network throughout Utah, Nevada, Arizona and Idaho. Additional locations are planned this year. Credit union access and communication is provided via our robust website, free telephone banking, toll-free contact centers, secure email, and live chat. We foster informative, engaging social and digital media dialogue.

Our premier mobile and electronic services are nationally recognized for technology, simplicity and functionality. Products include mobile deposit, mobile & online bill pay, Apple, Android and Samsung Pay, person-to-person payments, and more.

Growing in a balanced, strategic manner

At America First, we do not seek to grow for the sake of growth. Expanding opportunity strategically and carefully gives us the ability to adapt products, services, security measures and other offerings to changing needs. Balanced growth further reduces risk, sustains appropriate capital levels, and promotes ongoing success.

A few highlights for 2018 are:

- Utah’s #1 credit union
- The country’s 9th largest credit union with assets exceeding \$10 billion
- The nation’s 6th most substantial with over one million members and the 8th largest in terms of deposits
- Leading business, mortgage & credit card provider
- The region’s #1 auto lender
- Successfully merged with Altier Credit Union of Arizona
- Five new branch locations opened
- New departments established to enhance service and security

Ensuring financial strength and integrity

America First is fiscally sound and independently rated as one of the country’s most secure credit unions. We closed the year with \$1.114 billion in net worth and a net worth ratio of 11.08%. Our federal regulator, the National Credit Union Administration, considers a net worth ratio of 7% to be well-capitalized. Last year, we received positive results from our annual regulatory and external audit examinations.

Net income for 2018 totaled \$119.3 million. Assets were up by 11.65%, closing at \$10.3 billion. Return on assets was a strong 1.20%. Membership grew at a healthy 10.63%, while deposits increased \$989.5 million or 12.24%. Loans increased at a rate of 21.08%, finishing the year at \$8.4 billion. Loan delinquency increased slightly to 1.16%. Our allowance for loan and lease loss is more than adequate to absorb any portfolio deficiencies.

This commitment to integrity extends beyond our role as a financial institution. We believe in the importance of good corporate citizenship and enhancing the communities we share. America First works to improve our schools, provide for the less fortunate, and make a meaningful difference in the lives of others. Such programs include food drives, our Warm the Soles of Kids campaign, the Souper Bowl of Caring, the 100% For Kids Credit Union Education Foundation, the credit union’s own charitable foundation, scholarships, and many other worthy causes. Further, our team donates considerable hours of personal time to service outreach.

My deepest gratitude is extended to our volunteers and staff, who are passionate about serving the membership, whether directly or indirectly. Our commitment to the uppermost standards of ethics and integrity, forward-thinking strategies, prudent financial management, and excellence in service has endured the test of time and the inevitability of changing economic cycles. It’s therefore a pleasure to state that our credit union is strong, vibrant and well-positioned for the future.

Finally, I express my utmost appreciation to you as valued members. We pledge our best efforts to maintain your trust and establish a lifelong relationship.

Sincerely,

John B. Lund
President and CEO



Barney B. Chapman



Gil A. Miller



Cathy Person



Michael W. Roden



John D. Spease



LOAN REVIEW COMMITTEE REPORT

Assisting Fellow Members

in Financial Need

At the beginning of the year, those on the America First Loan Review Committee were Don Adams, Larry Austin, Sue Barnes, Kim Christensen, Roger Evans, Matt Lawrence, Rob McCowin, Josh Skidmore and Steve Taylor, with Cathy Person and William West acting as co-coordinators.

During the April 17, 2018 Annual Meeting, Cathy Person was elected to the America First Board of Directors. Subsequently, Rob McCowin and Don Adams were named committee co-coordinators. Beth Ann Smith and Shirley Kirshaw were appointed, as Larry Austin stepped down from service. The Loan Review Committee is now comprised of 11 members, with Rob McCowin as coordinator.

The credit union philosophy of people helping people—and the organizational willingness to put it in practice each day—is what sets America First apart. The Loan Review Committee is an extension of this principle. We are appointed by the Board to provide a personal avenue of appeal for members whose consumer loan requests were denied. Additionally, America First staffs a dedicated debt solutions department, which delivers individual education and counseling, as well as custom budget and planning tools without a cost, to assist in the achievement of financial health.

Volunteers contribute their time and expertise to meet weekly with members, discuss their loans, fiscal situations, and the circumstances surrounding initial denials. As part of this effort, the committee consults with debt solutions department experts as needed, determining whether the best interests of both member and credit union can be served by modifying an original loan agreement. Our committee is unique among financial institutions and even within the credit union industry.

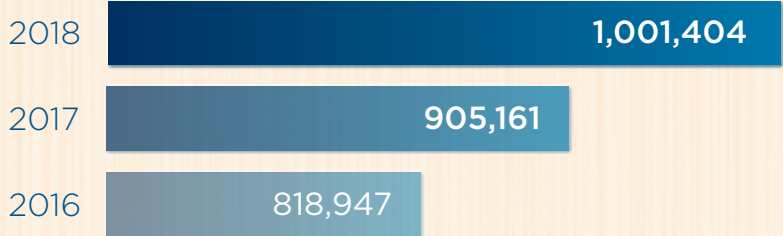
In 2018, we received 638 loan review requests, met with 508 members, and approved or modified 278 (54%) loans totaling \$3.8 million. Many of these resolutions allowed families to pay medical bills, finance reliable work transportation, make emergency home repairs, or establish good credit and embark on a fresh start.

Our committee is here for the greater good and, more importantly, our work constitutes a commitment to you, the membership, and the well-being of America First. We appreciate the opportunity to serve and would like to thank the Board of Directors, management, and fellow members for their support.

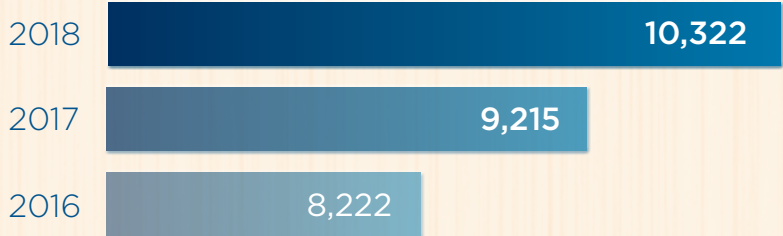
Rob McCowin
Coordinator, Loan Review Committee

MEMBERSHIP & FINANCIAL POSITION

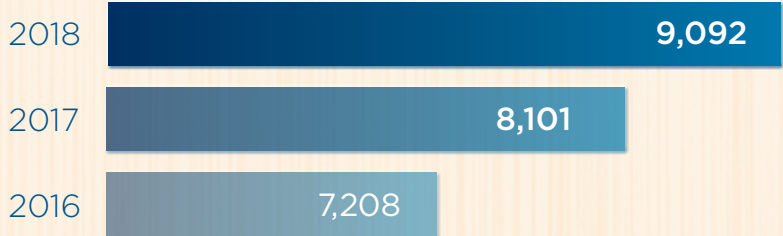
Members



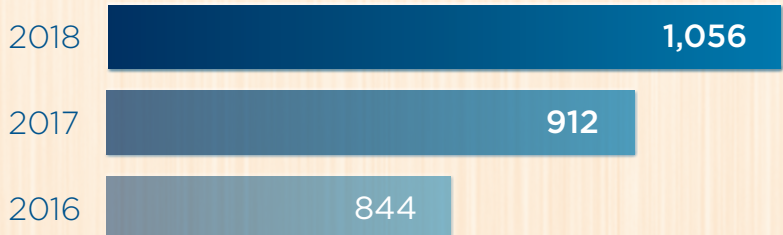
Assets (Shown in millions)



Member Deposits (Shown in millions)



Capital (Shown in millions)



Loan Review Committee



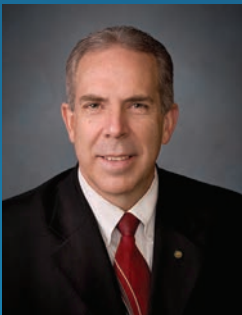
Robert McCowin
Coordinator



Don Adams
Assistant Coordinator



Sue Barnes



Kim Christensen



Roger Evans



Shirley Kirshaw



Matthew S. Lawrence



Joshua Skidmore



Beth Ann Smith



Steven Taylor



William E. West

SUPERVISORY COMMITTEE REPORT

Ensuring the Safety

& Soundness of America First

The Supervisory Committee is appointed by the Board of Directors to independently evaluate the soundness of America First’s operations and enterprises by hiring an external auditor and directing internal auditing.

Such endeavors ensure America First is protecting and safeguarding members’ assets by implementing effective controls within the approved risk appetite of the Board and senior management, National Credit Union Administration regulations, America First bylaws, and generally accepted accounting principles.

Deloitte & Touche performed the annual financial statement audit. It is the Supervisory Committee’s opinion that the credit union’s audited financial statement provides a fair and accurate representation of America First’s fiscal condition.

Additionally, the internal auditing department completed their 2018 assessment. Considering both external and internal auditing processes, it is also the opinion of the Supervisory Committee that America First Credit Union is financially strong, sufficiently managed, and has suitable policies and programs in place.

We believe this positive position is a direct result of the Board of Directors’ guidance and management’s leadership. We extend our gratitude to the volunteers and staff for their ongoing commitment to improve internal controls and strengthen the credit union, allowing us to prosper and maintain stability for the membership.


Ted A. Maxfield
Chair, Supervisory Committee

2018 FINANCIALS

Statement of Consolidated Earnings

	2018	2017
EARNINGS:		
Interest on Loans	\$367,508,774	\$282,430,265
Interest on Investments	21,236,521	17,022,709
Other Interest Income	8,703,682	9,365,518
Fees and Other Revenue	208,883,278	184,328,751
Total Earnings	\$606,332,255	\$493,147,243
EXPENSES:		
Interest Expenses	\$54,682,155	\$39,923,993
Operating Expenses	353,313,784	301,428,381
Provisions for Loan Loss	78,995,005	58,368,857
Total Expenses:	\$486,990,944	\$399,721,231
Net Earnings:	\$119,341,311	\$93,426,012

Consolidated Statement of Financial Position

	2018	2017
ASSETS:		
Cash & Cash Equivalents	\$354,907,145	\$702,258,211
Loans to Members - Net	8,289,248,544	6,851,215,239
Investments	1,134,453,056	1,160,221,353
Interest Receivable	28,972,447	23,068,998
Property & Equipment - Net	240,200,027	230,755,046
Other Assets	274,659,405	247,397,212
Total Assets	\$10,322,440,624	\$9,214,916,059
LIABILITIES:		
Interest, Dividends & Other Payables	\$169,797,929	\$194,129,784
Deposit Accounts	6,910,885,320	6,160,664,574
Share Savings	2,186,178,874	1,947,834,946
Total Liabilities	\$9,266,862,123	\$8,302,629,304
MEMBER EQUITY:		
Other Reserves	\$936,237,190	\$818,860,743
Undistributed Earnings	119,341,311	93,426,012
Total Member Equity	\$1,055,578,501	\$912,286,755
Total Liabilities & Member Equity	\$10,322,440,624	\$9,214,916,059

Supervisory Committee



Ted A. Maxfield
Chair



David Rich
Secretary



Alan Bott



Doreen Espinoza



Dr. Ray Morris



Caring for OUR COMMUNITIES

As a not-for-profit cooperative, it's essential to help the homeless, less fortunate, and those who are struggling financially. Additionally, we hold supporting education and brightening the future of deserving students at the core of our purpose.

Which is we why created the America First Charitable Foundation, with efforts dedicated to these and other worthy causes that facilitate the greater good. Join us to provide scholarships, conduct the annual Warm the Soles of Kids program, bolster the area's food banks & engage in myriad projects that benefit the communities we share.

Your donations are not used for administrative or other purposes and are tax-deductible. Simply return the accompanying coupon to any branch or mail it to the address listed. You can also visit americafirst.com for details and to contribute via online banking.

- ☐ My check, payable to the America First Charitable Foundation, is enclosed.
- ☐ Please deduct \$_____once, from the account below.
- ☐ Please automatically deduct \$_____monthly, from the account below, on the_____of every month.

☐ Checking☐ Savings☐ Money market checking☐ Money market savings☐ Visa® (cash-advance fees apply)☐ Other

Account or card number

Expiration date (if applicable)

Name

Signature

Date

America First Credit Union
Attention: Aimee Nelson, Community Outreach
P.O. Box 9199
Ogden, Utah 84409-0199

This program is operated by the America First Credit Union Charitable Foundation, a Utah-based non-profit organization. Your contribution is tax-deductible to the extent allowed by law. Tax ID #87-0511475.



Are You Saving Enough?



Most financial experts recommend having cash in reserve to cover at least six months' expenses. However, if you're not quite there yet, don't stress, because building these resources is a process. Fortunately, America First has some terrific tools to help along the way.

Making the most of your share savings account is a good first step. If you contribute \$150 each month, at the end of the first year you'd have \$1,800 set aside for emergencies or unexpected costs. After all, when you want to save, some is always better than none.

And if you commit to creating a long-term plan, your options are even better.

Certificates, for example, are savvy investments. America First's accounts pay higher dividends in exchange for leaving the money alone for a designated period—anywhere from three to 60 months, with an annual percentage yield (APY) that generally increases with a longer term. So, if you took that same \$1,800 and put it in a 12-month certificate* generating 3% APY—then continued with \$150 monthly deposits—by the end of your second year, you'd have almost \$3,700!

To learn how we can help you achieve a stronger savings potential, stop by your neighborhood branch, call 1-800-999-3961, or visit americafirst.com.

*Stated APY and term are examples only and do not constitute any offer or agreement made by America First.

3%^{*} ON 6-11 MONTH CERTIFICATES!
•APY•

For a limited time, our 6-11 month certificates are earning an amazing 3% APY!* These low-risk investments are a great way to give your tax refund a boost and get some extra cash for upcoming expenses. Apply online or at a branch today!

*Annual percentage yield. Eligibility & conditions required. Other rates and terms are available. Fees could reduce account earnings. Penalty for early withdrawals may apply. \$500 minimum deposit required.

Free Identity Theft Recovery is Built In

Millions of people are affected by identity theft every year. As a victim, you can experience problems with your credit, finances, employment and personal assets. Dealing with this crime on your own can be stressful, time-consuming and expensive, sometimes costing thousands of dollars.

When you carry a Visa credit card from America First, you'll benefit from best-in-class services for free:

- Fully managed identity theft recovery
- Lost document replacement
- Three-generation family coverage
- Dedicated case advocates
- Continuous monitoring

Plus, you can take advantage of upgraded protection plans at extremely low rates. To learn more, visit americafirst.com, stop by a branch, or call 1-800-999-3961.



Start Your Playcation Today

Spring has officially sprung! Which means it's time for fun, sun & hitting the open road with a low-rate RV loan from America First.

We offer:

- Flexible terms
- Affordable monthly payments
- Fast, hassle-free financing and refinancing options

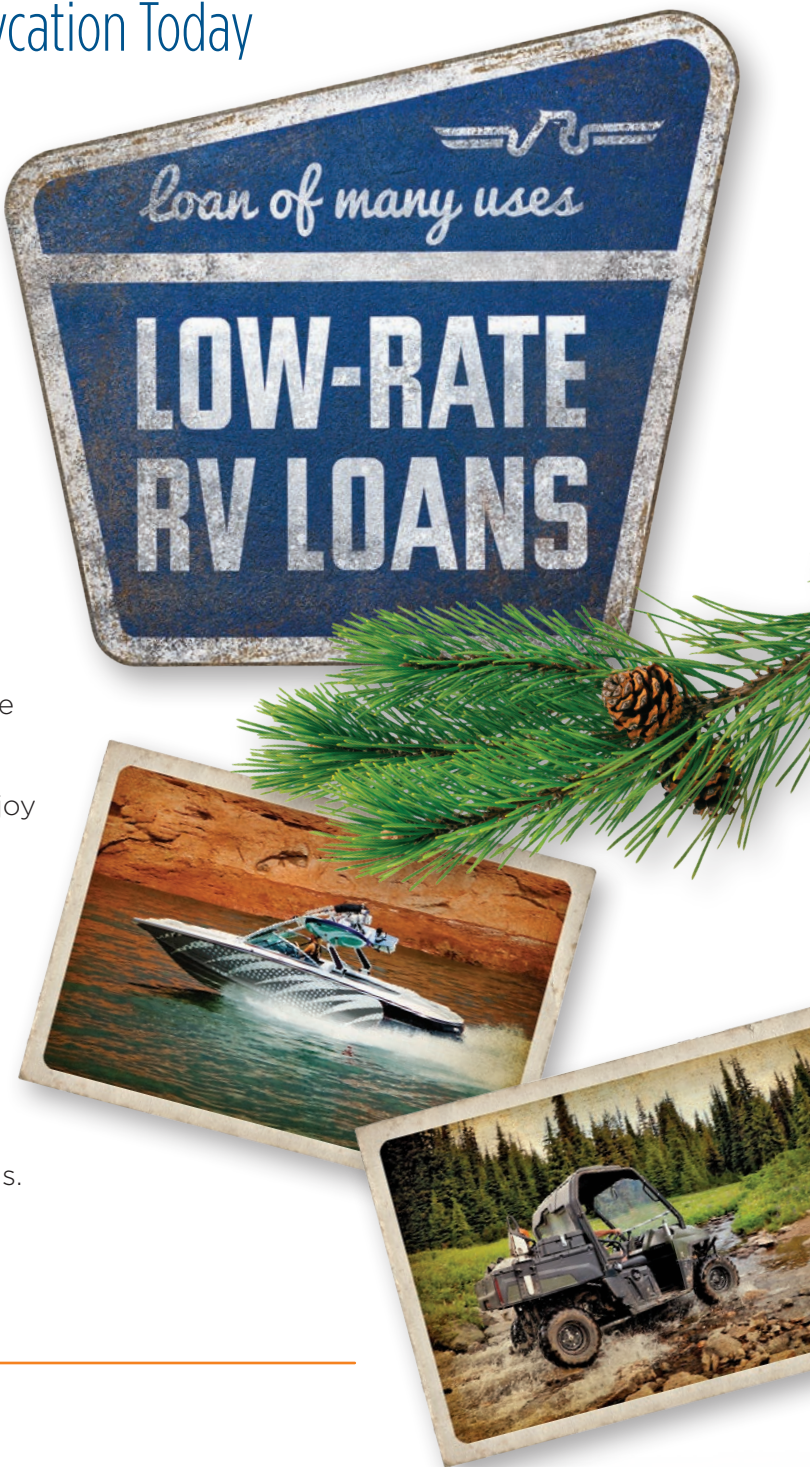
It's the perfect way to get the cash you need for the motorhome, trailer, boat, motorcycle or ATV that will take you on your next adventure.

Plus, for a limited time, you'll enjoy no payments* for 60 days!

So, whether you want to get lost for a few weeks, or just for the weekend, a low-rate RV loan can help you start your playcation today!

Apply at americafirst.com, visit your neighborhood branch, or call 1-800-999-3961 for details.

*Eligibility & conditions apply. On approved credit.



Planning Your Financial Future

It's never too early to start planning for retirement or put yourself on more secure financial footing. No matter your age, it's a great idea to establish short- and long-term goals as soon as possible.

Having a guideline in place now can help you better budget your money, discipline that can really pay off later, especially when you're on a fixed income. This also gives you greater flexibility when it comes to choosing the investments you want to make.

If this seems daunting, don't worry. You have access to America First Financial Solutions, available through CUSO Financial Services, L.P. (CFS*), providing a variety of beneficial insurance and investment products to help achieve your personal objectives.

Services include:

- Analyzing your existing needs
- Retirement planning and income strategies
- Understanding IRA, 401(k), 403(b), 457 plans & TSP rollovers
- Pre-retirement expense planning, such as funding tuition
- Life and long-term-care insurance

To set up a free consultation, stop by a branch, call 1-800-999-3961, or click the America First Financial Solutions link under the Services tab at americafirst.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.

One Million Strong ... AND COUNTING!

You're among the more than one million America First members! This year, our credit union family has grown to include all these amazing individuals, all working together to find financial freedom and improve the neighborhoods in which we live and work.

Stevenson Sylvester is a longtime member who certainly takes this ideal to heart. A four-year football starter for the University of Utah Utes, he was drafted by the NFL's Pittsburgh Steelers, reaching the Super Bowl in his first year as a pro. The now-retired linebacker gives back through a non-profit foundation that helps athletes of all levels perform community service projects, finding innovative ways to love & lift people.

His story is just one of 1,000,000 and counting our members tell. To celebrate their contributions and help us get to know one another better, check out our member spotlights on Facebook (@AmericaFirstFB), Instagram (@AmericaFirst) and Twitter (@AFCU).



Join the conversation by searching #MembersofAFCU on these platforms. And while you're there, we hope you'll let us know of other members we can learn about.



SOLUTIONS FOR every FINANCIAL NEED

Offering the perfect products and services to meet the financial needs of over one million unique and diverse members is no small task, but at America First, that's exactly what we strive to do. Whether you're looking for the best way to manage and strengthen your personal finances, or you want more tools to grow your business, you're in the right place. After all, with so many of us working together to help one another reach our goals and realize our dreams, there's nothing we can't achieve.



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2018 Annual Report Enclosed

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Did You Know? VISA CREDIT EDITION

If you have Visa from America First, you already know it's a great way to pay and earn rewards. But did you know your card offers:

- Tap to pay anywhere you see the contactless icon. Not only is it quick and easy, you'll have the same powerful protection you get with chip transactions.
- **Free comprehensive identity theft protection & recovery services.** That means if you're a fraud victim, or your confidential information is compromised, we'll assign a personal advocate to work with you every step of the way until the issue is fully resolved.
- Card Guard® mobile security to control your Visa. It's an app for iOS and Android that, with a single touch, lets you lock and unlock your cards, restrict their use to certain areas, set spending limits, determine which merchants are authorized, set alerts that inform you anytime a transaction is attempted, and a lot more.
- Access to free travel emergency & lost luggage assistance, as well as travel accident and car rental insurance.

And these are just a few of benefits you've earned. To learn more about card features, or discover the other perks your America First Visa provides, visit americafirst.com/getmore.

Use Plastic the Right Way

Credit cards may bring mixed feelings, but the truth is that they're beneficial financial tools if you make wise choices. They can boost your credit score, bring some cash back and generate rewards. But use them carelessly and you'll pay for it—literally. Here are some best practices.

Maintain zero balances

Treat your cards like short-term personal loans—don't spend more than you have. Carrying a balance means you're being charged interest, which is money you don't need to spend. Pay in full and on time every month to avoid this cost. If that's not possible, at least submit the minimum or more so you don't rack up fees. And mark the statement closing date on your calendar so you don't forget it.

Track all spending

Never treat plastic like a bottomless pit; create a budget to track spending. Review statements to figure out how often you're charging, then determine where you can cut back. Also, look at the transaction history regularly and set up balance alerts that tell you when you're nearing the established limit.

Don't max them out

If you're consistently getting to the maximum level, you're either spending too much or your available cap is too low. Raising your limit is not a bad thing if you're sensible about it. In fact, using

less than 30% of the total available credit can improve your score, while repeatedly reaching a smaller limit can put a dent in it.

Avoid fraud

When you shop online, only enter your card information on reputable sites. Look for URLs that begin with <https://> and have a green padlock icon next to the address bar, which means they're properly encrypted. At gas stations, choose pumps nearest to the shop. Use indoor ATMs when possible and always check for signs of tampering before inserting a card. If you suspect a compromise, contact your financial institution immediately.

Get rewarded

Many cards offer rewards. Visa® Platinum from America First, for example, gives you 1.5% cash back on every purchase. Or you can get one point for every dollar you spend, redeemable for merchandise, hotels, flights, gift cards and more.

Manage your credit well to earn more and pay less.

