

PRESIDENT'S REPORT



John B. Lund

For Much, *We Are Indeed Grateful*

Last month marked the 75th anniversary of the World War II D-Day invasion on the beaches of Normandy, France. This historic event has always been of deep personal interest. As a young boy, I remember my father telling me about

his brother, who at the age of 20 lost his life during the siege at Omaha Beach. I clearly sensed how much he missed his big brother, who was described as handy, someone who loved working on his cherished car, and always a joy to be around.

Back then, I knew little about wars or the concerns of the world, but I could tell my father wanted me to understand the precious nature of the United States and that the loss of his dearly loved brother wasn't in vain. Dad later served in the U.S. Army during the Korean conflict and was very proud of fulfilling his duty to country.

In my July 2014 report, I wrote in some detail about D-Day, my uncle's service and his ultimate sacrifice. Afterward, at the top of my bucket list was a visit to Normandy and the chance to gain a greater appreciation for what Uncle Winton and many thousands of veterans accomplished, not just for America, but for the world. The following summer, I was fortunate enough to see that wish come true when my wife and I, along with some close friends, journeyed to France. During our trip, I collected a bottle of sand from Normandy Beach. It now sits on a shelf at home and serves as a small but ongoing reminder of freedom's true cost.

On the 4th of July, we as a country gather to celebrate our independence, the birth of our great nation, and the blessings we enjoy. Certainly, we have always faced and will always confront challenges and difficulties, but there is no other nation on earth that provides such opportunity. These patriotic remembrances are undertaken in the presence of the nation's flag, which symbolizes the ideals for which

every veteran fought, in the great wars of the past and in today's conflicts. This is something I feel we can't afford to forget and I hope that during our holiday activities, we will all pause to remember and give thanks to those who preserve our freedom.

In 2019, we're also celebrating the 80th anniversary of America First. Much like the nation, our credit union was founded on principles of commitment, hard work, self-reliance and service. I'm proud of our legacy and that our mission continues to be delivering the products, services and information our members need to achieve financial well-being. On behalf of the volunteers and staff, it's my privilege to express our appreciation for your membership and loyalty. We look forward to a lifelong relationship.



A Summer of Celebrations

Summer is here—the days are long, school is out, and vacations mean a chance to get away from the hustle & bustle. Whether your perfect summer is hitting the open road, the links, the water, or enjoying extra helpings of shade and air conditioning, it's hard to not love this season.

And now there's one more reason, because this summer we're celebrating America First's 80th anniversary with 80 days of loan payment giveaways. We're giving away 80

loan payments, 8 \$1,000 loan paydowns, and a grand prize of one \$10,000 loan paydown! You'll be entered to win every time you use your America First Visa® credit card, finance a new loan, increase your Visa credit limit, or become an America First member.* So join us this summer in taking in some sun, having a lot of fun, and celebrating 80 years together.

*Additional rules apply. See terms & conditions at americafirst.com.

The Importance of Saving

For most of us, savings are the backbone of our financial well-being. They can help us have the freedom to live on our own terms, the flexibility to deal with the unexpected, and the peace of mind that comes from knowing the money is there when we need it.

Whatever financial plans or goals you have, there are savings account options that can give you a secure place to let your money grow. They include:

- **Traditional & Roth IRAs**
Perfect for long-term saving, especially retirement.

- **Certificate Accounts**
If you can leave your savings alone for a specific period—from three months to five years—you can earn much higher dividends.
- **Coverdell Education Savings Accounts**
A tax-beneficial way to save for your children's education.
- **Money Market Savings Accounts**
Ideal for short-term saving, with a lower minimum opening balance than certificate accounts, and higher dividends than savings.
- **Share Savings Accounts**
The core America First account, designed for easy & convenient everyday use.

Saving is always a good idea, but it's easier when it's for something notable—your first car, your golden years, a special occasion, insurance against surprise expenses, or the chance to create unforgettable moments with the people you love.

If you're not sure which option is right for you and what you're saving for, stop by your neighborhood branch, call our experts at 1-800-999-3961, or visit americafirst.com.

Things to Know Before You Go



Before you head out on your summer adventures, here are a few things you can do to keep your money accessible and safe while you travel:

Notify Us of Your Plans

Call 1-800-999-3961 and let us know where you're headed and when you'll be there.

Download Card Guard®

Card Guard is a free mobile app for iOS and Android that lets you manage your cards' security from your phone or tablet.

Take Some Cash & More than One Card

Not all cards are accepted everywhere, and they can be lost or stolen, so it's a good idea to have a backup. Cash can also be a lifesaver in places where you can't use your card.



Cash In on Your Home's Value



Home isn't just where you lay your head—it can also be a reliable & flexible source of funds. With a home equity loan or line of credit, you can borrow up to 100% of your home's value, minus the balance of your mortgage, to finance value-adding improvements, consolidate higher-interest debt, cover large or surprise expenses, pay tuition, or anything else you might need or want.

Along with the peace of mind that comes from being able to access the money you need, when you need it, America First financing also offers:

- **Competitive, low rates**
- **No-closing-costs options**
- **Up to 15-year terms**
- **Potentially tax-deductible interest**

To apply or learn more about putting your home's value to work for you, stop by your neighborhood branch or visit americafirst.com.

Road Trip Season Has Arrived

The Mountain West is one of the most beautiful regions in the world. Every year, millions of visitors from around the globe flock to our states to experience the natural wonders we are lucky enough to have in our own backyard.

And as members of America First, we are also fortunate to have access to low-rate auto & RV loans that are an affordable way to help us throw open the doors and take in everything these amazing places have to offer.

If you're thinking about hitting the road this summer, here are a few suggestions:

Southern Utah's National Parks - Arches, Bryce Canyon, Canyonlands, Capitol Reef & Zion. There's a reason this cluster of National Parks has been dubbed the Mighty 5—if you're looking for an abundance of spectacular scenery, hiking trails, and the chance to connect with nature, you won't find more bang for your buck anywhere in the world.

Lake Mead - Less than an hour from Las Vegas, the 1.5 million acres of mountains, canyons and brilliant blue waters in the Lake Mead National Recreation Area are the perfect destination for boating, hiking, fishing and camping.

Lake Powell to the Grand Canyon - Spend a few days on the sunny shores & unbelievably blue waters of Lake Powell, take a moment to catch your breath with the tranquility & sublime vistas of Horseshoe Bend, then get ready to have your breath taken away all over again at Grand Canyon National Park.

If you want to make the most of summer, apply for a quick, easy and low-rate auto or RV loan at your neighborhood branch, with the America First mobile app, or at americafirst.com.

Branch spotlight

America First's commitment to exceptional service is easy to see. As one member recently said, "Draper 123rd always goes above and beyond to help and be nice!" We're so grateful to this wonderful team, and to all the staff at each of our 129 neighborhood branches who give our members the best service possible.



The Fundamentals of Investing

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, can provide you with valuable guidance regarding fundamental investment principles, including:

- How to start investing
- Building a financial plan
- Defining stocks, bonds & mutual funds
- Time as your most valuable resource

Please call 1-800-999-3961 to schedule your no-cost, no-obligation appointment or visit americafirst.com for program details.



located at **AMERICA FIRST CREDIT UNION**

Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CUSO Financial"), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through CUSO Financial 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 CUSO Financial. The credit union has contracted with CUSO Financial to make non-deposit investment products and services available to credit union members. Atria Wealth Solutions, Inc. ("Atria") is a modern wealth management solutions company and is not a Registered Investment advisor or broker-dealer. Investment products, services and advice are only provided through CUSO Financial, a subsidiary of Atria.

Your Financial Health is Our Priority



Our primary mission at America First is assisting our members in achieving financial well-being. And we recognize that, from time to time, most of us experience some difficulties with money. We can help you navigate these situations and develop a plan for future success with free financial counseling.

Our experts will work with you on the following issues:

- Examine income and outgoing expenses
- Establish a workable, realistic budget & savings plan
- Explore extensions while urgent matters are settled
- Referrals for outside resources that may benefit your situation.
- Resolve and improve your credit

The information you share is entirely confidential and will never be provided without your permission.

We also offer educational seminars throughout the year, touching on topics like balancing budgets, home buying, understanding credit scores, auto-buying basics, debt elimination, Social Security and retirement issues, trust and estate planning, and more. Plus, you can take advantage of free document shredding events and other activities that promote financial wellness.

Visit americafirst.com or stop by your local branch to learn more.

