

PRESIDENT'S REPORT



John B. Lund

The Value of Positive Relationships

During my youth, the holidays and Christmas were modest, yet memorable times. It is a meaningful

life lesson for me in reflecting back that I remember very few specific gifts. However, the inspiring sights, the wonderful scents, the delicious foods, and the fun I had with friends and family are precious, vivid recollections that stay with me to this day.

When she was preparing for the season, my mother made fantastic meals that would be enjoyed not just at one sitting, but for days thereafter. My favorites included macaroni & shrimp salad, three-bean salad, ham, rolls, cheeses, and her fabulous potato salad. Her date nut loaf was a much-anticipated dessert.

My dad enjoyed decorating our home, both inside and out. Creating this festive atmosphere in the outdoors was a big project that took considerable time. And I'm sure his having to keep after me to help slowed down our progress. When complete, the site was absolutely beautiful, especially after a fresh

storm, with the lights showing through the snow and reflecting off the icicles.

To enhance the holidays even further, he built an outdoor speaker system so that passersby could listen to Christmas music. He played vinyl records on our hi-fi stereo from greats such as Bing Crosby, Nat King Cole, Frank Sinatra, Perry Como, the Andrews Sisters, Johnny Mathis & Andy Williams. I treasure these wonderful classics to this day.

All of my parents' efforts to make these occasions special were put forth in the spirit of love and selflessness. In the process, long-term relationships and precious memories were developed and strengthened.

It's truly the positive connection with others that enriches our lives in a relevant and enduring manner. While the relationships we at America First have with you as members can't be quite this intimate, we do strive to make our services personal, meaningful, and lasting.



On behalf of our entire team of volunteers and staff, we wish you a merry Christmas and a happy new year. Please remember to pick up your free 2017

calendar at any of our branches. We thank you for your membership and look forward to a lifelong relationship in serving you and your family.



Absentee Ballot Information

The America First Credit Union annual meeting will be held on April 18, 2017 at 7 p.m. in the David S. Eccles Conference Center, Ogden, Utah.

If you cannot attend, you may request an absentee ballot for the Board of Directors election:

- By mail-**

 - America First Credit Union
 - P.O. Box 9199
 - Ogden, UT 84409
 - Attention: Election Committee
- In person-**

 - America First Operations Center
 - 1344 W. 4675 S.
 - Riverdale, UT 84405

Each requires the member’s name, account number & address.

All requests must be received by 5 p.m. on February 1, 2017 at either of the above addresses.

Absentee ballots will be mailed in March. Candidates’ names and residences will be featured in an America First publication issued prior to the meeting. Copies of candidates’ qualifications will be available at our branches in April.

Completed ballots must be delivered to America First by **5 p.m. on April 10, 2017.**

Ballot Request Form

Mail to:
America First Credit Union
P.O. Box 9199
Ogden, UT 84409
Attention: Election Committee

Name

Account number

Address

City, state & zip

Contact number

Signature

Members receiving absentee ballots cannot vote at the meeting.

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Cards are available from \$20 to \$750 and cost \$2.50 each.



BOARD OF DIRECTORS ELECTION HIGHLIGHTS ANNUAL MEETING

In accordance with credit union bylaws, three America First members will be elected to the Board of Directors at the annual meeting on April 18, 2017 at the David S. Eccles Conference Center in Ogden, Utah. These non-paying positions are voluntary.

Incumbent directors serving three-year terms are:

- Linda Carver
- Edwin G. Cline
- James G. Wendler

Those interested in applying 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 a letter 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).

The application deadline is 5 p.m. on January 13, 2017 at the above address. You will be interviewed between January 16 and January 20 of next year if you meet the criteria.

Nominations for Board positions by petition are also accepted. Those applying this way must submit a qualification statement (the word limit is 150) and a petition signed by 500 fellow credit union members. Such applications must be accompanied by a signed certificate from the nominee stating he or she is agreeable to the process and will serve if elected. Applications for nomination by petition must be received by 5 p.m., January 13, 2017 at the address listed previously.

Each applying member receives a copy of the election instructions. Elections will be conducted by ballot at the meeting and nominations are not accepted from the floor.

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



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The America First Financial Solutions program offers investment products to help you achieve your personal objectives, including:

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Warm the Soles

For more than two decades, America First has been collecting donations to buy new shoes for economically disadvantaged schoolchildren in Utah and Nevada, distributed through our Warm the Soles of Kids program.

Contributions are accepted through December 31 and you can take part in this holiday event by going to americafirst.com and using free online banking, stopping by a branch, or returning the donation slip below.

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

Yes, I will help Warm the Soles of Kids:

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

Name _____

Account number _____

I authorize a transfer from:

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

Visa card num. _____

Exp. date _____

Signature _____

Date _____

Please mail to:
America First Credit Union
ATTN: Keicha Christiansen, Community Relations
P.O. Box 9199
Ogden, UT 84409-0199



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

TTY:

Cache County: (435) 792-7510
Box Elder County: (435) 734-3603
Weber County: (801) 827-8225
Salt Lake County: (801) 215-3225
Utah County: (801) 223-3903
Washington County: (435) 688-3803
Mesquite, NV: (702) 346-0375
Las Vegas, NV: (702) 968-1484
All Other Areas: 1-800-385-3928

Business Services:

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

Check Re-order:

1-800-355-8123

Web Site:

americafirst.com

LOAN & MEMBER SERVICE HOURS

Loan Center Telephone Hours:

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

Member Service Telephone Hours:

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



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