

Freedomline

A newsletter for America First Credit Union members | July 2016

PRESIDENT'S REPORT



John B. Lund

Heroic Story from WWII Inspires & Humbles

One of the things I appreciate most about America First is the people with whom I am privileged to work, such as Thayne

Shaffer, our senior vice president & controller. Thayne shared with us the story of his grandfather, who served during World War II as an engineer in a B-24 bomber. It is a heartwarming description of service, teamwork and patriotism that his family has kindly allowed me to relate to the membership.

Ray Albiston was born on January 10, 1913 in Whiskey Gap, Alberta, Canada. In his youth, Ray worked as a ranch hand on both sides of the border. He eventually moved to Elko, Nevada, where he became an American citizen and met & married his sweetheart, June Nielson.

Ray entered the Army Air Corps on December 28, 1942 and was trained as a flight engineer on the B-24 Liberator. Thereafter, Staff Sergeant Ray Albiston was deployed to El Aouina, Tunisia with the 15th Air Force, 450 Bombardment Group, nicknamed the Cottontails. He flew in 37 missions over some of the most dangerous and challenging air space in the European Theater. Thirteen were considered so perilous that he and his crew received double credit toward their 50 required missions.

On June 24, 1944, Ray and his crew found themselves facing heavy opposition over Germany's strategic and heavily defended oil installations in Ploiesti, Romania for the second time. About this conflict, his Silver Star citation reads, in part: "...approaching the target, their formation was attacked by approximately 50 highly aggressive enemy fighters and their aircraft was severely damaged... systems were rendered inoperative and

the waist gunner seriously wounded. Despite the crippled condition of their aircraft, displaying outstanding courage and teamwork, they battled against overwhelming odds, bringing their ship through for a highly successful bombing run." Of the 39 planes in his group, 10 were lost and others went missing. On August 9, 1944, he and his fellow crew members received the Silver Star. Ray went on to fly in 27 more missions.



Ray's magical mission number of 50 was eventually reached and, on October 22, 1944, June received the following via Western Union telegraph: ARRIVED IN U S A, FEELING FINE, HOME SOON, LOVE TO ALL, RAY.

After serving as a Tonopah Army Airfield instructor in Nevada, Ray returned to his wife and first daughter in Elko. They later relocated to Lovelock, Nevada, where they raised five daughters, opened a grocery store and, later, a Texaco service station. Although Ray's Texaco served the community until his retirement, his station was most famous for two things. First, all the kids in Lovelock learned that if they had flat bicycle tires, they could take them to Ray's and he would fix them for free. Secondly, he had a huge candy selection in the glass display in the station's office. More often than not, kids left Ray's with both fixed bike tires and free candy for the road.

Ray didn't make any money repairing bicycles or selling candy, but he developed a lot of friends, lasting relationships and earned great respect, something money doesn't buy. We owe a lot to individuals like him who have served or are now serving our country, and who contribute to their communities in quiet ways throughout

their lives. Ray passed away in 1994. His sweetheart June was also involved in assisting those around her. During the war, she received training and served as a nurse. Known affectionately by her friends and neighbors as Junie, she was a member of many civic, charitable, and church groups. People who were sick, out of work, grieving, or celebrating the arrival of a new baby often found a plate of fresh-baked cinnamon rolls or a new hand-stitched guilt delivered to their homes. June turned 98 in May and spends time with her daughters. grandchildren & great-grandchildren. She has been an America First Credit Union member since 1998.

During July, we celebrate the birth of our nation and honor the contributions of those like the Albistons, who have sacrificed so much for and contributed so much to our country. As we enjoy the fireworks, parades, picnics and observances of summer, I hope we pause to remember the many great individuals who have given of themselves so that we all might benefit.

I would like to personally thank all the veterans and their families within our staff, volunteers, and membership. Thank you for your trust in and support of America First. We appreciate the opportunity to serve you and look forward to a lifelong relationship with you and your family.



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It's that time of year: family vacations, weekend excursions, maybe even the trip of a lifetime to Europe or Asia.

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Please call **1-800-999-3961** and we'll take steps to ensure your security. Then you can simply relax and enjoy your unforgettable journey.



DISCOVER A NEW WORLD OF MEMBER SERVICE & EDUCATION

America First offers a truly unique, inventive & engaging experience at our new Innovation Center, located in downtown Salt Lake's world-class City Creek destination.





This isn't a traditional branch-it's a collaborative hub that showcases the latest technological tools to help you transact and achieve financial health. You'll have access to our interactive, state-of-the-art systems to learn how our products can benefit you, make withdrawals & deposits, apply for loans, and meet with experts to discuss what's available and what best suits your situation.

It's also a platform for you to provide real-time feedback on those advancements, giving you a greater voice in shaping how you want to be served in the future. Further, the Innovation Center is a place to get community information, updates, and events.



The America First Innovation Center is at 50 South Main Street, Suite 176A, Salt Lake City. Our team is there to meet your complete financial needs from 10 a.m. to 9 p.m., Monday through Thursday, and between 10 a.m. and 10 p.m. on Friday & Saturday.





Saving for Life's Important Stages

Although most of us understand the wisdom of sound retirement planning, the thousands of investment possibilities and complex rules can make it difficult to ensure you're on the right track.

Determine your needs-Some experts suggest you will need anywhere from 60% to 90% of your existing income to maintain your current standard of living. Also, you'll want to take inflation into account.

Calculate the gap-Now you should take stock of your estimated future assets and income. These may come from Social Security, a retirement plan, a part-time job, and other sources.



Save, save, save-Your next goal is securing that amount.

Please call 1-800-999-3961 or send an email to affsolutions@cusonet. com for a no-cost, no-obligation appointment.

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 lawstment 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) 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, NY: (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
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Salt Lake County: (801) 533-8574
Utah County: (801) 233-3901
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) 923-3905
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

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, NY: (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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