

PRESIDENT'S REPORT



John B. Lund

United We Stand

I'm extremely fortunate to live in a small, rural mountain town where the air is clean, the scenery is beautiful, and the

people are friendly, hard-working & service-oriented. Lovely patriotic scenes are painted on the sides of two local barns, illustrating pride of country and patriotism.

The community is also known for our annual Independence Day celebration held in and around the park. A flag-raising ceremony marks the sunrise, followed by 5K and 10K races, a delicious freshly cooked breakfast, and a parade around the town square. There are games for the kids, local works of art, crafts, a patriotic program, music, and lots of food is available throughout the day. Our Fourth of July culminates with a fantastic display of fireworks.

This year, my wife was asked to help with the planning and coordination of the parade. It is a real down-home event, featuring children on bicycles, family-decorated floats, marching school bands & cheer squads, vintage tractors and cars, American Legionnaires, horses, fire engines, police vehicles, candy tossed to the kids, and a local citizen being honored as grand marshal.

The parade theme for 2017 is United We Stand—three simple but powerful words. *United* means acting in harmony as a single unit. *We* is descriptive of a collective group. To me, *Stand* denotes life, accomplishment, being steadfast, integrity, and purpose. Individuals are different in many ways, but working together, we become much more powerful and better off as families, neighbors, communities, and as a nation.

I am so grateful for those who continue to stand united in preserving our freedoms, opportunity, peace, and security. To honor this great nation and our servicemen and servicewomen each summer is most certainly appropriate.

America First Credit Union was founded in 1939 by a group of 59 pioneering individuals who also stood united to improve the economic well-being of one another. Since those humble beginnings, generations of individuals, families, and businesses have benefited from superior financial services, better rates on loans & deposits, premier technology, many free or low-cost services, tremendous convenience, and a sense of belonging.

On behalf of the dedicated volunteers and staff of America First, I thank you for your membership, loyalty, and allowing us to serve your complete financial needs. We look forward to a lifelong relationship.



DON'T LET YOUR GETAWAY GIVE YOU FINANCIAL STRESS

For many, summer vacation planning is done according to a reasonable budget. You research flights, accommodations & destinations; you book the lower-priced alternatives; and you weigh the cost against your savings accumulated specifically for this purpose.

Then you arrive and financial responsibility goes out the window. You're soon spending without limits and paying no heed to the costs of extras & incidentals. Before you embark this year, here are some tips to consider:

Have a goal

Do you want a full two weeks away in another part of the country or would a long weekend close by give you the rest & relaxation you need? Think about this issue before you start digging in to the details.

You're in control

Where to go and how much to spend is up to you. Take a vacation you can afford and live within your means while you're there.

Go beyond the initial price tag

We all encounter hidden costs, fees, and taxes that come with hotel stays and airline tickets. Don't forget these things when you're drawing up your balance sheet.

Look ahead

When you get home, begin putting money aside for the next trip. A great way to do this is with a dedicated savings account from America First. You'll benefit from competitive returns, convenience & flexibility, and more.

Get details at americafirst.com or visit a branch.



Let us know BEFORE YOU GO

It's that time again: family vacations, day excursions, maybe even the trip of a lifetime. And there's no better way to pay for these opportunities than with your America First Visa® cards.

But before you leave, please inform us so we can guard your resources.

Call 1-800-999-3961 or log in to free online banking. Use the Other Services tab and look for the Visa traveling form in the bottom-left corner.

You can also visit americafirst.com/security for further information about protecting your finances.



MAKE THE MOST OF YOUR RESOURCES

Home equity loans from America First are the quick & easy way to get the money you need for:

- That long-awaited dream vacation
- A remodeling project
- Your family's education
- Surprise medical expenses

Call 1-800-999-3961 for additional information or stop by a branch to apply.

THINK... *Tuition*



TAKE A MOMENT TO REVIEW YOUR BENEFICIARIES

It makes good financial sense to routinely check & update your America First beneficiaries. You designate who will receive your resources after you pass away and it's important to ensure your payable-on-death and individual retirement account (IRA) information is correct.

Many life changes can affect who you want to benefit from your accounts. If you're newly married, had a child, been divorced or experienced the loss of an immediate family member, it's important to review these individuals.

Payable-on-death designees have rights to funds after all account owners and joint owners have died. For IRAs, both primary and contingent beneficiaries may be added with corresponding percentages.

For help with beneficiary designations or if you have questions, please call 1-800-999-3961 or stop by your local branch.



The Sweet Taste of Summer!

AutoLoans

Deliciously LOW RATES & 60 Days NO PAYMENTS



The summer months are about savoring every second... especially this year, because America First is treating you to deliciously low rates and 60 days with no payments when you get new vehicle financing.

Plus, you'll be entered to win a loan payment up to \$300 or the chance to make your interest melt away completely with one of our weekly 0% auto loan giveaways.

So visit americafirst.com or a branch and let us help you enjoy the sweet taste of summer!

Eligibility and conditions apply. Equal Opportunity Lender.

PROTECTING YOUR FINANCIAL HEALTH

When you choose Visa® from America First, you'll gain some of the market's best benefits, features & options.

Plus, you'll get free identity theft recovery services, complete with:

- Family protection plans
- Document replacement
- Dedicated case advocates
- Additional options

To learn more or purchase upgraded protection, go to americafirst.com/id-recovery. If you're not carrying our Visa card, apply online.

IDENTITY THEFT RECOVERY



SOME FACTS ABOUT SOCIAL SECURITY

It's likely that Social Security will provide a smaller portion of retirement income than you expect. Even though nine of 10 individuals ages 65 and older receive these benefits, it may be unwise to rely too heavily on this program.

Whether you plan to retire in just a few years away or it's right around the corner, we can help you focus on saving as much as possible.

Consider contributing to tax-deferred vehicles such as IRAs, 401ks and other sponsored plans. Additionally, investing in stocks, bonds & mutual funds is a good course of action.

You have the wealth of knowledge and expertise of a representative at America First Financial Solutions to assist you with retirement. Please call 1-800-999-3961 for a no-cost, no-obligation appointment or email your request to affsolutions@cusonet.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.



A TRUSTED PARTNER FOR YOUR FINANCES

America First is here to help you develop financial well-being and that commitment extends to your family's economic future.

We offer a professional range of trust and estate planning services and there's no better time to take advantage of them. We can assist you with:

- Living trusts
- Trusteed IRAs
- Charitable trusts
- Retirement planning
- Custody accounts

Contact the office of Vice President Kerry Wangsgard, who has been a certified trust and financial advisor for more than 30 years, for a free personal appointment: (801) 827-7130.



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:

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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

Business Services:

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

Check Reorders:

1-800-355-8123

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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