

## PRESIDENT'S REPORT



John B. Lund

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

## 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

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 quilt 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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And there's no better way to pay for these opportunities than with your America First Visa® cards. Before you leave, it's important to inform us you're going to be traveling.

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.

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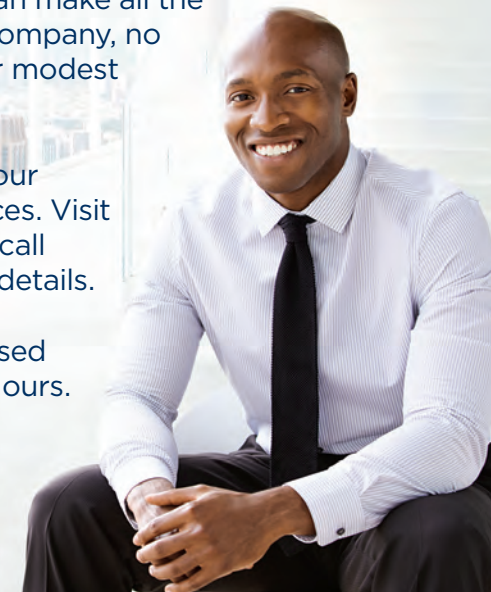
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America First offers a truly unique, inventive & engaging experience at our new Innovation Center, located in downtown Salt Lake's world-class City Creek destination.

AMERICA FIRST  
innovation  
center



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.



## Changing Jobs? How to Handle your 401k

When you make a career switch, you also need to decide what you're going to do with your 401k. Here are some choices:

**Take the money and run**—When you leave your employer, you can withdraw your 401k funds and use them to meet expenses or invest elsewhere.

**Leave funds where they are**—Another option is to simply leave funds in your old employer's 401k and let them grow tax-deferred.

**Roll them over**—You can either transfer the funds to a traditional IRA you already have or open a new one. You can also convert to a Roth IRA.

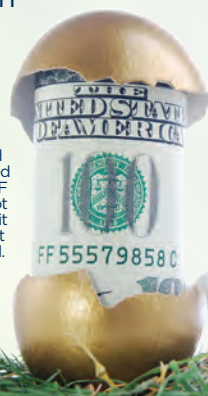


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Available through CUSO Financial Services, L.P.

Your membership gives you the knowledge and expertise of a professional advisor located at America First Financial Solutions. Please call 1-800-999-3961 or send an email to [affsolutions@cusonet.com](mailto: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 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.



## 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](http://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:

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Saturday, 8 a.m. to 7 p.m.



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