

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



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.

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& 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.



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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.



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America First Financial Solutions makes available a variety of insurance and investment products complementing those offered by the credit union.



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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.



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Utah County: (801) 223-3900
Washington County: (435) 688-3800
Mesquite, NV: (702) 346-0350
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All Other Areas: 1-800-999-3961

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Business Services:

Weber & Davis Counties: (801) 827-8286
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Check Reorders:

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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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