

## PRESIDENT'S REPORT



John B. Lund

## Breaches & Identity Theft Are All Too Common

*But We're Here to Help*

Unfortunately, the news of data compromises occurring at merchants, large companies and most recently at Equifax, one of the three major credit-reporting agencies, is increasingly prevalent.

Considering the Equifax incident involved nearly half the U.S. population—143 million residents—the chances of any given individual being affected are reasonably high. You can find out if this breach has impacted you at [equifax.com](http://equifax.com). If your information is involved, there are steps you can and should take to protect your identity:

- If you have an account with Equifax, change your password immediately. Be sure the new one is unique and not applicable to another site.
- When you change a password, enable two-factor authentication when this feature is offered. Doing so will prevent those with malicious intent from requesting to reset your password, which would give them access to your account.
- Monitor your credit reports. They are available from each of the three bureaus at no cost once a year ([annualcreditreport.com](http://annualcreditreport.com)). We also provide complimentary FICO® Scores, updated quarterly, through free online banking. Watch these indicators for negative movement.
- Regularly monitor all your statements & transactions. Report potentially fraudulent charges immediately.
- Be on the lookout for phishing emails that prompt you to click links or open attachments that are purportedly related to the Equifax situation. It's also beneficial to keep this in mind with any message you receive.
- Identity thieves are additionally calling consumers while posing as representatives of the credit bureaus. They will ask victims to provide personal information later used to defraud them.

If you receive one of these phone calls, hang up immediately. If you need to speak with a reporting agency, contact them directly. This scam is sophisticated, with some caller IDs showing as originating from an agency.

Your membership provides additional advantages that help safeguard your resources. Learn more about the following at [americafirst.com](http://americafirst.com):

- Identity theft recovery services—If you suspect you're a victim, contact an America First representative, who will work to resolve the concern and help get your credit back on track. It's free if you carry our Visa® credit cards & it covers all forms of ID theft.
- Card Guard® mobile security—This free, state-of-the-art app gives you complete real-time control of when, where, and how your America First Visa cards are used.

Thank you for your trust in America First and for the opportunity to assist in your complete financial needs. We look forward to a lifelong relationship with you and your family.



# DONATE TO END HUNGER



There are many in our community who go hungry every day or who don't know where they will get their next meals.

Thankfully, your generosity always comes through to combat this unfortunate trend. Please join America First to ensure the Greater Good food drive is a successful fall tradition.

We'll be accepting canned & non-perishable food items—as well as other necessities, such as toothbrushes, diapers and soap—at all locations through Saturday, October 21.

You'll be entered\* in a drawing for an Apple Watch for each contribution you offer, plus you'll be making a difference in the lives of those who are less fortunate.

Please visit [americafirst.com](http://americafirst.com) to locate an office near you.

\*Eligibility & conditions apply to the drawing. Must be 18 years of age to participate.

## SEASONAL MAINTENANCE FOR YOUR FINANCES

When the seasons change, many of us have a home maintenance checklist that's important to work through before winter arrives. The same is true for your finances, so here are a few fall to-dos:

### Insurance

These months usually present the opportunity to review your employer-sponsored benefits as open enrollment periods occur. Take a look at your health care, life & disability insurance and related plans and see if your coverage levels need to be raised or lowered according to your changing circumstances.

### Health saving accounts

Review your contributions and determine if it's a good time to start increasing your deposits. These accounts at America First are a smart way to manage the costs of care throughout the year, providing flexibility & convenient access.

### The costs of financing

Gather your loan documents and compare the rates you

are paying for your home, autos, RVs and credit cards with what America First offers. You may find that you can save significantly by refinancing with your credit union.

### Budgets

Many equate budgets with diets—refusing to eat what you want yet don't necessarily need. But the process doesn't need to be painful. Visit [americafirst.com](http://americafirst.com) for a host of valuable, easy and free online budgeting tools that will get your finances in shape well before the new year.

And be sure to stop by your local branch if you have any questions or would like to speak with a representative.





## GET MORE FROM YOUR CARD

When you choose a Visa® credit card from America First, you'll get some of the market's best features & benefits.

We offer low-rate, 1.5% unlimited cash back & rewards options—and there are never any annual or balance-transfer fees.

Plus, you can maximize everyday purchases with:

- Free ABC Deals™ for even more cash back
- Free Card Guard® mobile security
- Free identity theft recovery services
- Exclusive member discounts & savings

Apply via [americafirst.com](http://americafirst.com) or stop by a branch.

## MAKE YOUR FALL WEEKENDS *Extra Memorable*

Don't put it off until next year.

Get the RV-motorhome, ATV or trailer—you've always dreamed of owning with an affordable loan from America First.

We offer:

- Low rates
- Flexible terms
- Manageable monthly payments
- The best in member service
- And a more enjoyable fall season

Apply at a branch near you or call 1-800-999-3961 for further information.



## QUICK-N-EASY HOME EQUITY LOANS

THINK... *New Kitchen*

With quick & easy home equity loans from America First, you'll have the resources ready to tackle that much-needed remodeling project.

Plus, you'll benefit from:

- Low rates
- Flexible terms
- Interest-only & fixed-rate options
- Quick access when you need it
- Potential tax advantages
- Much more

Apply today at [americafirst.com](http://americafirst.com) or visit your local branch.



## MAKING A CHANGE? 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. Should you leave the funds where they are or take them with you? Should you roll the money into an IRA or transfer it to your new employer's plan? Here are some choices:



**Take the money**—When you leave your employer, you can withdraw your 401k funds in a lump sum to meet expenses or make investments elsewhere. Because these distributions involve complex tax issues, it's wise to consult a professional for more information.

**Let it stand**—Another option is to simply leave resources in your old employer's 401k and let them grow tax-deferred. However, you may not always have this opportunity, because some companies require you to take your money when you leave or withdraw it once you reach normal retirement age.

**Roll them over**—You can either transfer the funds to a traditional IRA you already have or open a new one. With an IRA, the timing and amount of distribution is generally at your discretion until you reach age 70½. You can also convert to a Roth IRA.

As a member, you have the knowledge of a CFS\* registered representative at America First Financial Solutions to assist you. Please call 1-800-999-3961 or email your request 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.



## ENSURE A FINANCIALLY SECURE RETIREMENT

America First provides the perfect savings vehicle to ensure you can achieve the kind of lifestyle in retirement you deserve.

Traditional IRAs are ideal for members seeking to save resources for this important time in their lives, even if it's still several years away.

America First accounts feature the following benefits:

- Earn tax-deferred, compound dividends on your money
- IRA certificate options with competitive rates
- Begin penalty-free withdrawals as early as age 59½
- Continue tax-deferred deposits until you're 70½
- Take penalty-free early distributions for education or a first-time home purchase (you must still pay taxes on the money you withdraw)

Go to [americafirst.com](http://americafirst.com) for details or visit a branch for more information.

## 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

### 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.

[americafirst.com](http://americafirst.com)



Federally insured by NCUA.  
Equal Opportunity Lender.



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