



Memberline • Freedomline SPECIAL EDITION

A newsletter for America First Credit Union members | Spring 2018

Now is the perfect time to **BUILD, BUY or REFI** with America First

Our improving economy is a good thing, but it also means interest rates are set to rise—so now's the perfect time to get a home loan with America First. Apply today and take advantage of:

- Competitive low rates
- Flexible options & terms
- Having all your financial solutions under one roof



BUILD

With quick & easy financing, you can create the perfect house at your preferred price.

- Customized to your needs
- Lower fees for bundling construction & home loans
- Simple & convenient draw process



BUY

When you find your dream home, get hassle-free lending from a financial institution you trust.

- Perfect for move-in-ready properties
- Options with no closing costs
- Low or no down payments



REFI

Enjoy the lowest possible monthly payments while freeing up some extra funds.

- Quick & easy cash
- Options with no closing costs
- Flexible terms up to 15 years

Embracing Our Credit Union's Distinction at the Annual Meeting

The 79th America First annual meeting is on Tuesday, April 17 at 7 p.m. in the David S. Eccles Conference Center, 2415 Washington Boulevard, Ogden, Utah.

You're invited to attend. The following nominees will be elected by acclamation and will serve three-year terms on the Board:

Lyle B. Adams, North Ogden, Utah
Cathy Person, Mountain Green, Utah
John D. Spease, Farr West, Utah

The event will also feature reports regarding the credit union's operations and performance from Board Chairman James Wendler and CEO John B. Lund. We hope you'll join us & honor the unique distinction of our shared America First affiliation.

Join us at the

79TH ANNUAL MEETING

Tuesday, April 17, 2018 | 7 p.m.
Ogden Eccles Conference Center

Six Tips for New Homebuyers

Buying your first home can be intimidating. After all, making the leap from renting to ownership should not be taken lightly. But with proper preparation and planning, you'll find it's not as scary as it seems. Here are six steps to take:

1. Be ready

Be willing to plant roots, because it takes time to build equity. Experts say staying in one location for five to seven years makes it worth the investment. Next, check your credit score. A good one—700 or above—usually means you can get a lower mortgage rate and that means you'll have a smaller monthly payment.

2. Prioritize what you want & need

List the features you want in your future residence, then write down what you need. This may include size, design, location and area crime rates, which will help narrow your search. There's no such thing as perfect, so you'll also need to decide what's flexible and what's a deal-breaker.

3. Find a qualified agent

It's crucial to work with a Realtor® you trust. Choose someone familiar with the neighborhoods you're considering. You may

also want to talk with friends and family about their past buying and selling experiences.

4. Get pre-qualified

It's important to seek pre-qualification to know what you can afford. This also makes the application go faster. America First can help with this process & determine which loan fits your financial goals.

5. Make an offer

Once you find the house you love, it's time to make an offer. Your Realtor can assist you in coming up with a reasonable amount and communicate it to the seller.

6. Inspections are key

Never buy until you have the property inspected. There could be serious flaws, such as mold, structural damage, wiring issues or plumbing problems that could end up costing you in the long run. Hire a professional and make sure to read the report thoroughly. Resolve anything major before you close.

Follow these guidelines for a little stress relief. You can also check realestate.americafirst.com and search for homes by location, price and type, as well as number of bedrooms & bathrooms.





James G. Wendler

CHAIRMAN'S REPORT

Our Commitment to Shared Prosperity is Dedication to the Future

To our members:

As America First marks its 79th year as a financial cooperative, I'm privileged to say our

faster responses, lower costs, and creative efficiencies in all we do; we strive to empower you to depend on and trust America First as your preferred & complete financial provider.

Moreover, we continue our efforts to provide you with exceptional service in the manner you choose, whether that takes shape inside our ever-growing branch network, with online or mobile banking, or via automated telephone banking and dedicated contact centers. Our pledge is to deliver uniform quality in every channel.

Without question, our commitment to technological advancement is applied to the security of your information, resources, and our networks and systems. The global threat of increasingly sophisticated cyberattacks is not subsiding and we will remain vigilant in defending and safeguarding your interests. Our focus will extend to advanced classification, new data authentication methods, encryption procedures and further improvements. In short, we will continue utilizing the best people, processes and priorities to maintain our position as a world-class, progressive credit union.

Without question, our commitment to technological advancement is applied to the security of your information, resources, and our networks and systems.

Collectively, these efforts provide us with optimism that we can effectively meet the needs of generations to come. Demographic changes are driving growth—baby boomers are retiring, while the millennial generation is climbing the income ladder—and we are committed to meeting this demand by appealing to a wide range of financial needs. We are indeed ready to meet the opportunity.

No matter the area of endeavor, America First's core values guide how we operate and support the communities in which we have a presence. For this credit union, how we do business is as important as the business we do. Integrity and ethical behavior have been and continue to be

the cornerstones of the organization. We believe in putting the financial well-being of the members first and, because of this mandate, we enjoy a competitive advantage to develop meaningful and lasting relationships. Whatever the means of access, we are here to serve you.

The strength of our financial statements and the member loyalty we enjoy are greatly valued. I believe that, in addition, our staff is the most important asset possessed by America First. Their knowledge, capabilities and ideals drive us to achieve and surpass our goals. We all owe them an enormous debt, as they are the ones who make the credit union prosper.

I appreciate that we must earn the respect of our members, staff, and the diverse communities we serve every single day, and I can assure you we are up to the task. This is in no small part thanks to our management team, who possess capabilities, character, culture, experience and wisdom. In closing, it's difficult to state how honored I am to be associated with you as America First members and employees. What we have accomplished in nearly eight decades has been extraordinary.

Respectfully,


James G. Wendler
Chairman, Board of Directors

You could consider it an expression of America First's net worth, the sum of what the credit union has managed to acquire and maintain throughout its existence. The regulators of financial institutions (and there are many) consider a net worth greater than 7% as well-capitalized, meaning it's financially sound and professionally managed. Our capital or net worth of 11.11% stands out among our national peers, not simply relative to the credit union industry, but to all financial institutions.

One reason for our success is that we never stop investing in technology and its many applications that enhance our services, a philosophy that should never change. Our one simple motivation behind this ideal is to improve the lives of members with better products,



John B. Lund

PRESIDENT'S REPORT

Service Excellence Delivers Long-Term Benefits to Our Membership

Dear valued members,

I feel fortunate and humbled to be a part of such an outstanding organization and I am

pleased to report that 2017 was a period of significant accomplishment. Our credit union is strong, stable, and well-positioned for a bright future. We will work diligently to continue earning your trust and support.

Additionally, I am honored to report that *Money Magazine* recognized America First as Utah's best financial institution; the following principles illustrate just four of the reasons why:

Value

We endeavor to provide relevant products and services in a convenient and professional manner, simplify busy lives, and help members keep more of their hard-earned money.

To that end, we offer free checking, free 24/7 online & mobile banking, free nationwide ATM withdrawals, free educational seminars, free financial counseling, free credit scores, free document shredding events, free financial calculators and budgeting tools, as well as numerous benefits that recognize the value we provide.

Our Visa® cards allow worldwide transactions, deliver industry-leading cash back & rewards programs, and provide merchant-funded offers that generate additional cash. Using Visa from America First further brings free identity theft recovery services, account and fraud monitoring, real-time security, and free mobile device management, including the ability to turn cards on and off. Discounts for transactions made with our Visas are available at retailers, events, and recreational opportunities.

The credit union's loan and deposit products consistently lead the competition in rate, flexibility and choice. We are the market's number-one auto lender and rank among the best in RV and mortgage financing.

America First business members have a wealth of resources at their disposal, including SBA loans, lines of credit, Visa credit accounts, complete in-house merchant services, free checking and

many other significant advantages. Encompassing a financial solution for every need, we also offer fully managed insurance, investments, health savings, retirement planning, wealth management and trust services.

Service

It is our goal to establish meaningful lifelong relationships, serving our members how, where & when they choose.

In addition to a significant, multi-state network of 125 branches, America First creates an anytime, anywhere environment with award-winning online and mobile services, mobile deposits, telephone banking, live chat, and robust social and digital media platforms.

I feel fortunate and humbled to be a part of such an outstanding organization and I am pleased to report that 2017 was a period of significant accomplishment.

Loyalty, retention, and product utilization numbers remain among the best in the nation. Our Net Promoter score—a benchmark for evaluating service quality—is at a level attained by only the best of the best companies.

Throughout my associations and travels, it is not uncommon for individuals to share stories of how America First has served, supported, and benefitted them when they learn of my position with the credit union. It is extremely satisfying knowing we are improving the lives of those around us.

Strength

America First demonstrates fiscal strength, stability, soundness and is independently rated among the best credit unions in the country.

Last year, we received positive results from a National Credit Union Administration examination and from an external auditing firm. When completed, we expect a similar outcome for 2017. During turbulent economic times, such as the deep recession of 2008 to 2010, a lack of capital strength was often the root cause leading to the weakening or failure of a financial institution. This is not the case with our credit union, as America First closed the year with \$912.3 million

in capital, up 8.07% from 2016. Our net worth ratio is 11.11%, well above the federal regulatory requirement.

Net income totaled \$93.4 million. Assets grew by 12.07%, ending the year above \$9.2 billion—America First is now the 10th largest credit union in the nation in terms of this measurement. Return on assets was a healthy 1.06%. Our membership continued growing at a healthy pace, closing 2017 at over 905,000. Deposits increased \$893.4 million (12.39%) and loans grew by more than \$1 billion, or 17.16%. Delinquencies rose slightly to .93%; however, the allowance for loan loss is more than adequate to absorb any portfolio deficiencies.

Our top priority is protecting members' personal data, financial information, resources and accounts. America First's highly regarded information technology systems and networks are continually upgraded, enhanced, monitored and secured.

Heart

We remain committed to improving our communities & schools, making a meaningful difference in the lives of others.

Examples of these efforts include supporting food drives, contributing thousands of personal volunteer service hours, and making meaningful financial contributions to worthwhile charitable organizations. We support schools, communities, children's hospitals, financial literacy, educational scholarships, and dozens of projects that promote the greater good.

My deepest gratitude is extended to our volunteers and staff, all of whom are passionate about serving you and who remain sincere in their dedication to seek continual improvement. Most importantly, I express my utmost appreciation to you, our members, and reiterate our commitment to developing and maintaining a lifelong relationship with you and your family.


John B. Lund
President and CEO


Board of Directors

James G. Wendler
ChairmanLinda K. Carver
Vice ChairKenlon W. Reeve
Secretary

Lyle B. Adams



Barney B. Chapman



Joy Jex



Gil A. Miller



Michael W. Roden



John D. Spease



LOAN REVIEW COMMITTEE REPORT

Assisting Fellow Members
in Financial Need

We all strive for financial security and well-being. However, everyone also experiences unexpected or unplanned life events that can lead to economic difficulties. There is never one cause of, or solution to, these situations—and this is when America First Credit Union plays an important role.

What sets America First apart from other institutions is our philosophy of people helping people and our mission to establish lasting relationships for financial health.

One way the credit union accomplishes this aim is through member-focused, personalized services with each interface. America First staffs a dedicated debt solutions department, which delivers benefits that include free individual financial education and counseling, as well as custom budget and planning tools provided without a cost.

In addition, the Board of Directors appoints volunteers to the America First Loan Review Committee. Our purpose is to allow any member whose consumer financing request has been denied the opportunity to request an appeal of that decision based on individual circumstances.

The committee is comprised of 11 America First members who donate their time and expertise on a weekly basis to meet with fellow members and discuss loan denials and personal financial situations. As part of this effort, the committee consults with the experts of the debt solutions department as needed, determining whether it is in the best interest of both the member and the credit union to modify an original loan agreement to secure a positive resolution. The America First committee is unique among financial institutions and even within the credit union industry.

In 2017, we received 785 requests, met with 625 members, and approved or modified 419 loans totaling \$6.1 million. Many of these resolutions allowed families to pay medical bills, finance reliable work transportation, make emergency home repairs, or establish good credit and embark on a fresh start.

Our committee is based on the founding credit union principle of contributing to the greater good; more importantly, our work constitutes a commitment to you, the membership, and to the well-being of our credit union.

The committee appreciates the opportunity to serve and would like to thank the Board of Directors, management, and our members for the opportunity to serve and support America First.

Cathy Person

Cathy Person
Coordinator, Loan Review Committee

Loan Review Committee



Cathy Person
Coordinator



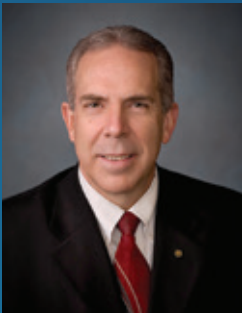
William E. West
Assistant Coordinator



Don Adams



Sue Barnes



Kim Christensen



Roger Evans



David Hadley



Matthew S. Lawrence



Robert McCowin



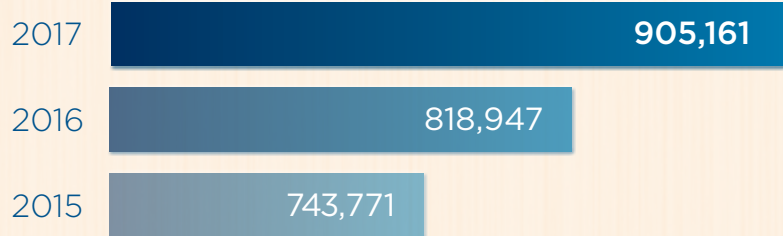
Joshua Skidmore



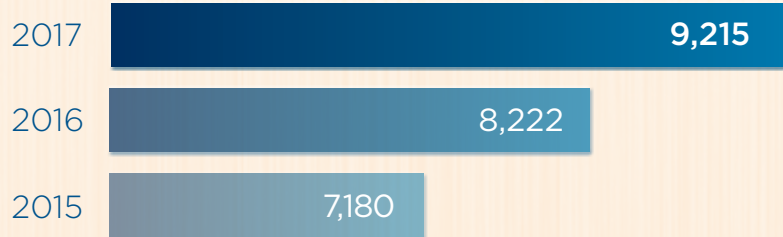
Chad Williams

MEMBERSHIP &
FINANCIAL POSITION

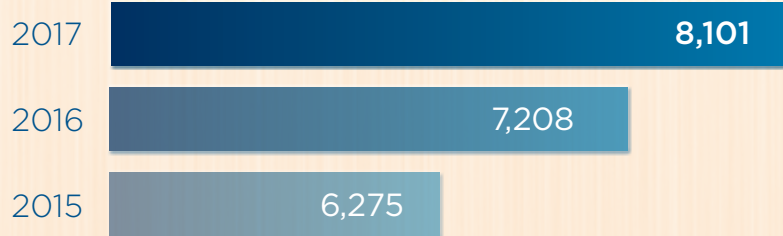
Members



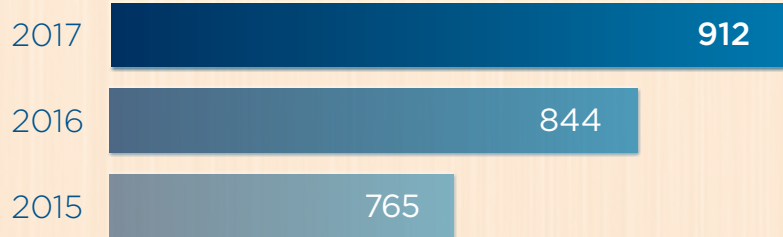
Assets (Shown in millions)



Member Deposits (Shown in millions)



Capital (Shown in millions)



SUPERVISORY COMMITTEE REPORT

Ensuring Safety,
Providing Regulatory Oversight

The America First Credit Union Supervisory Committee membership in 2017 consisted of Alan Bott, Doreen Espinoza, and Dr. Ray Morris; David Rich, Secretary; and Ted Maxfield, Chair.

The Supervisory Committee is appointed by the Board of Directors to independently evaluate the soundness of America First's operations & enterprises by hiring an external auditor and directing internal auditing. These endeavors are to ensure America First is protecting and safeguarding assets by implementing effective controls. All this is conducted within the Board's approved risk appetite, National Credit Union Administration (NCUA) regulations, America First bylaws, and generally accepted accounting principles. Collaborating with internal and external auditors, the committee confirms that the credit union's annual audited financial statement provides a fair and accurate representation of our fiscal condition.

Deloitte & Touche LLP, an independent accounting firm, was employed to perform the credit union's 2017 external audit of year-end financial statements. Additionally, throughout the year, America First's internal audit services department conducted regular assessments of controls that evaluated business operations, governance, and information systems. The committee and the external and internal auditors monitor adherence to mandated regulations and assure that the Board and management act within the scope and limitations of our bylaws, established policies, and NCUA directives.

Based on the above activities and auditing measures, it is the opinion of the Supervisory Committee that America First Credit Union is financially strong, sufficiently managed, and has suitable policies and programs. We believe this positive position is a direct result of the Board of Directors' guidance and management's leadership. We extend our gratitude to the volunteers and staff for their commitment to service, allowing us to prosper and maintain stability for all members.

If ever you need assistance or experience difficulties that cannot be resolved through normal channels, I encourage you to contact us via supervisorycommittee@americafirst.com. We are always available to answer questions and address queries regarding America First. Your Supervisory Committee is here to serve you.

Ted A. Maxfield

Ted A. Maxfield
Chair, Supervisory Committee

2017 FINANCIALS

Statement of Consolidated Earnings

	2017	2016
EARNINGS:		
Interest on Loans	\$282,430,265	\$244,067,304
Interest on Investments	17,022,709	13,906,665
Other Interest Income	9,365,518	4,622,468
Fees and Other Revenue	184,328,751	176,273,725
Total Earnings	\$493,147,243	\$438,870,162
EXPENSES:		
Interest Expenses	\$39,923,993	\$30,853,226
Operating Expenses	301,428,381	270,363,712
Provisions for Loan Loss	58,368,857	46,764,055
Total Expenses:	\$399,721,231	\$347,980,993
Net Earnings before NCUA Assessment	\$93,426,012	\$90,889,169
NCUA Assessment	\$0	\$0
Net Earnings after NCUA Assessment	\$93,426,012	\$90,889,169

Consolidated Statement of Financial Position

	2017	2016
ASSETS:		
Cash & Cash Equivalents	\$702,258,211	\$861,976,105
Loans to Members - Net	6,851,215,239	5,847,839,130
Investments	1,160,221,353	1,056,038,127
Interest Receivable	23,068,998	18,340,424
Property & Equipment - Net	230,755,046	213,383,049
Other Assets	247,397,212	224,853,731
Total Assets	\$9,214,916,059	\$8,222,430,566
LIABILITIES:		
Interest, Dividends & Other Payables	\$194,129,784	\$163,751,193
Deposit Accounts	6,160,664,574	5,485,509,318
Share Savings	1,947,834,946	1,728,974,956
Total Liabilities	\$8,302,629,304	\$7,378,235,467
MEMBER EQUITY:		
Other Reserves	\$818,860,743	\$753,305,930
Undistributed Earnings	93,426,012	90,889,169
Total Member Equity	\$912,286,755	\$844,195,099
Total Liabilities & Member Equity	\$9,214,916,059	\$8,222,430,566

Supervisory Committee



Ted A. Maxfield
Chair



David Rich
Secretary



Alan Bott



Doreen Espinoza



Dr. Ray Morris



UNLIMITED.



ON EVERY PURCHASE!

Get more with every swipe of your cash-back Visa® from America First. Plus, you'll benefit from:

- The lowest rates
- No annual or balance-transfer fees
- Free Card Guard® mobile security
- Free identity theft recovery services
- Local deals, discounts & so much more

Apply for your new card online or at a branch today!

HELP SUPPORT the AMERICA FIRST CHARITABLE FOUNDATION

No matter the time of year, an essential aspect of America First's mission is supporting the homeless and our less fortunate friends, family & neighbors.

You can help by supporting the America First Credit Union Charitable Foundation. Organizations benefitting from our foundation's efforts in Utah and Nevada include: Christmas Box International, Safe Nest Shelter, Three Square, Lantern House, The Road Home, Your Community Connection of Northern Utah, 100% For Kids Credit Union Education Foundation, Food and Care Coalition, and the Cathedral of the Madeleine Good Samaritan program.

Simply return the accompanying coupon to any branch or mail it to the address listed. You can also visit americafirst.com for details and to make contributions using free online banking.

We appreciate your generosity and thank you for helping improve the communities in which we have a presence.

☐ My check, payable to the America First Community Assistance Program, is enclosed.

☐ Please deduct \$_____ once, from the account below.

☐ Please automatically deduct \$_____ monthly, from the account below, on the _____ of every month.

- | | |
|---|---|
| <input type="radio"/> Checking | <input type="radio"/> Money market savings |
| <input type="radio"/> Savings | <input type="radio"/> Visa® (cash-advance fees apply) |
| <input type="radio"/> Money market checking | <input type="radio"/> Other _____ |

Account or card number _____

Expiration date (if applicable) _____

Name _____

Signature _____

Date _____

Mail to:
America First Credit Union
Attention: Aimee Nelson, Community Outreach
P.O. Box 9199
Ogden, Utah 84409-0199

This program is operated by the America First Credit Union Charitable Foundation, a Utah-based non-profit organization. Tax ID #87-0511475. Your contribution is tax-deductible to the extent allowed by law.

Providing Service & Support for YOUR BUSINESS SUCCESS

When it comes to finding the right merchant services provider, many business owners think the most important factor is low processing rates. However, there are many other aspects that come into play. Here are four additional features to consider.

Support

Live, immediate support is essential because you don't want to wait for an email reply if your terminal goes down. Your provider should be there when you set things up and remain available for troubleshooting down the road.

Security

It is imperative to protect your business and your customers from data breaches. Make sure your merchant services come with payment card industry security standards. These protection plans keep you compliant and safe.

Simple agreements

Long-term contracts may seem like a great deal at first, with initially low rates and leases for terminals. However, they also tend to include early-termination penalties and other hidden fees. A month-to-month contract with no lease agreement is the best way to go.

Fair rates

If the advertised rate seems to be good to be true, it probably is. Take time to discuss pricing solutions with your potential provider and ask about multiple options. If yours is a business that processes \$200 a month, for instance, you don't want to be under the same structure as one that does \$250,000 a month.

At America First, support is our top priority. We offer 24-hour live service, one-on-one training, installation assistance, continuing education and high-quality member care. And we have a variety of protection plans with coverage options to fit your specific needs. Visit americafirst.com for details or contact our experts at (801) 827-2614.

IT'S SIMPLE.
to
TAKE
FINANCIAL
CONTROL

This spring, you can make a positive lifestyle difference by improving your financial health. And because you're a member of America First, you can use the following free services to accomplish that goal:

- **FICO® Scores**—With free checking and America First loans, you can check your credit at any time through online banking.
- **Money manager**—A comprehensive & handy tool that tracks all your spending and saving in one place, even listing your accounts at other institutions.
- **Account e-alerts**—Custom notifications that arrive when your balance gets too low, your paycheck is deposited, and whatever else you choose.
- **Card Guard®**—Turn your Visa® on and off and more with this revolutionary mobile app.

No matter what your financial objectives are, let us help you achieve them. Log on to americafirst.com and get started.

A TRUSTED PARTNER FOR *Future Financial Goals*

Our commitment to members' financial well-being extends to helping you provide for your family & loved ones. We offer a complete range of trust planning services, including:

- Living trusts
- Charitable trusts
- Trusteed IRAs
- Custody IRAs
- Investment accounts
- Wills

Call (801) 827-7130 for a no-cost, no-obligation appointment.

America First Credit Union representatives do not write trust documents. Trusts are legal property drafted by estate planning attorneys.



Your Full-Service Financial Institution

At America First, we design our products to meet your economic needs and fit your lifestyle. With the capability to help you achieve all your money-management goals, there is no need to look further than us.

Savings & Checking

Share Savings Accounts
Dedicated Savings Accounts
Certificate Accounts—Laddering, IRA & Bump Options
Money Market Savings & Checking Accounts
Individual Retirement Accounts
Checking Accounts
Freedom Checking Accounts (Members 55+)
Fundz Visa® Debit Card
Health Savings Accounts
Wedding Accounts

Loans

Visa Check Cards
Visa Classic Cards
Visa Platinum Cards
Line of Credit Loans
New & Used Auto and RV Loans
General Purpose Loans
Consolidation Loans
Personal Loans

Home Equity Loans

No Closing Costs Home Equity Lines of Credit
Interest-Only Home Equity Lines of Credit
Fixed-For-Five Home Equity Lines of Credit
Home Equity Loans
No Closing Costs Home Equity Loans
Non-owner Home Equity Loans
Manufactured Home Loans

Electronic Services

Free Online Banking—
Online Bill Pay
Check View® Imaging System
Online Statements
Online Financial Planning
Account Alerts
Mobile Banking with Mobile Deposit
Card Guard® Mobile Security
SpeechAccess™ 24-Hour Phone System
Direct Deposit
Payroll Deduction
Automated Teller Machines (ATMs)
Automatic Transfers
Automatic Loan Payments
Email Messaging
Wire Transfers

Business Services

Share Savings
Money Market Savings
Basic Business Checking
Premier Business Checking
High-Yield Business Checking
Non-Profit Business Checking
ACH Services
Online Business Bill Pay
Merchant Accounts
Merchant Services
Overdraft Protection
Lines of Credit
Business Visa Debit Cards
Business Visa Credit Cards
Business Vehicle Loans
Business Equipment Loans
SBA 7a Loans
SBA 504 Loans
Acquisition Loans
Commercial Real Estate Loans

Mortgage Loans

First Mortgage Loans—Conventional, VA & FHA
Reverse Mortgage Loans
Construction Loans
Lot Loans
Unique Loans

Special Services

Consolidated Statements
Safe Deposit Boxes
Traveler's Checks
Cashier's Checks
Money Orders
Extended Grocery Store Branch Hours
Counseling Services
Mortgage Servicing
Bi-Weekly Mortgage Payment Programs
Trust Services
Visa Gift Cards

Investments

America First Financial Solutions—
Annuities, Stocks,
Bonds, Mutual Funds

Insurance

Automobile/Motorcycle/Recreational Vehicle
Homeowner's
Credit Disability
Credit Life
Joint Insured Coverage
Loan Protection Plans
Life Insurance Plans—Level Term, Guaranteed Issue, Whole Life
Accidental Death & Disability
Long-Term Care

Federally insured by the National Credit Union Administration. Equal Housing & Opportunity Lender.



We're always here—and always available—to serve you at America First Credit Union. You can reach us at any of the following numbers or forward your questions via email. Box Elder County: 435-734-3600 • Cache County: 435-792-7517 • 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 • Outside these areas: 1-800-999-3961 • americafirst.com

..... AMERICA FIRST
\$FUNDamentals
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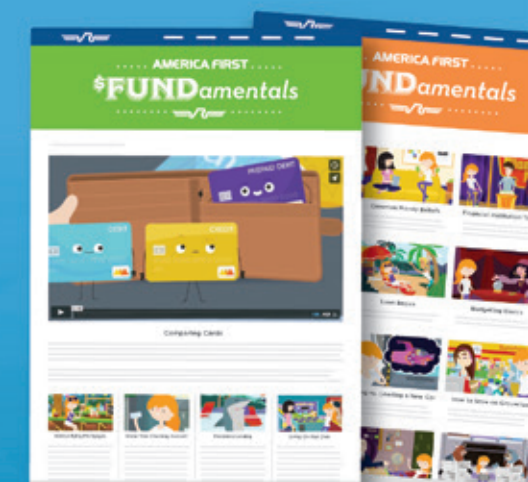
When it comes to finances, education is one of the most powerful tools you can have. And at America First, we believe that informed members make stronger communities.

Our new online learning center at americafirst.com/fundamentals, features short animated videos, handy infographics, convenient handouts & plenty of entertainment.

These resources can help you better understand spending, saving, getting a loan and other financial subjects, including:

- Establishing an emergency fund means more than putting money away for a rainy day
- Knowing how the cards in your wallet work & the differences between them is an important skill
- Creating a workable budget can't be completed in a one-size-fits-all way, but there are some basic building blocks everyone should use
- So much more

Visit America First's \$FUNDamentals site today and discover how fun learning can be.



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2017 Annual Report Enclosed

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f t i p

PRST STD
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Permit #1988

Helping You Achieve FINANCIAL INDEPENDENCE IN RETIREMENT

We understand how important it is to secure resources for all of life's many stages. And we're committed to helping ensure your funds are working as hard as they can for you, especially as you save for retirement.

Your credit union membership provides access to a full range of America First accounts, as well as complete investment and insurance services, through CUSO Financial Services, L.P. (CFS*) at America First Financial Solutions, including:

- Broad investment choices based on your aims and objectives
- Portfolio management with accounting & performance reporting
- Integration with online banking, which lets you view your accounts, including CFS investments, with a single log-in
- And more

We're pleased to have CFS financial advisors serving families and businesses in your community, helping you achieve your goals. Whether you are considering retiring or your IRA might not be generating the returns it could, we can offer direction regarding:

- 401(k), 403(b) & 457 rollovers
- Diversified retirement planning
- Higher education planning
- Creating additional retirement income streams
- Life & long-term care insurance



Please call 1-800-999-3961 for a no-cost, no-obligation appointment or send 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.

CYBERCRIME IS A REAL THREAT—HERE ARE SOME STRATEGIES TO AVOID IT

Without a doubt, the proliferation of fraud & scams is reaching significant proportions. There will always be those who seek to rob your resources, although there are ways you can avoid becoming a victim:

- Create strong & unique passwords for all applications and change them frequently. Use free online and mobile banking to set these up for your credit union accounts.
- Don't leave your home computer on 24/7—it's like having an unlocked door.
- Think before you click—don't blindly open attachments or links.
- Get antivirus and protective software for your devices.
- Add firewalls to prevent unauthorized access.
- Never respond to a call, email or text instructing you to verify something personal, including account numbers and PINs. Remember, America First and other reputable companies won't ask for this data over the phone.
- Report suspicious activity immediately by dialing 1-800-999-3961 or logging in to online banking.
- Apply for a Visa® credit card from America First and get free identity theft recovery services.
- Visit americafirst.com/security for details.

