

UP your tailgating game
with a new vehicle

AS LOW AS
3.49
for 60 months



\$200
CASH BACK

AND

- 60 DAYS until your next payment is due.
- Easy to apply.
- Finance or Refinance.

Kick off the season with **NO PAYMENTS!**

*APR=Annual Percentage Rate. The 60 Day NO payment option is available to qualified borrowers for new/used or refinanced auto loan applications received 09/01/2019 – 09/30/2019. Existing First American Credit Union loans are ineligible. Interest continues to accrue during the 60 day no-payment period. Offer available for direct auto loan purchase or refinance. Rates, terms, and conditions vary based on qualifications, credit worthiness and collateral conditions. Your rate may vary. Offer can end at any time without prior notice. The \$200 CASH BACK is based on a loan total of \$10,000 minimum. The cash back will be deposited to your First American savings account approximately 120 days after loan funding providing all First American accounts are in good standing. If loan is closed or paid-off within 24 months of opening, the \$200 cash-back amount will be forfeited and added to the payoff amount. Offer available for auto loan pre-approvals or refinancing a non-First American auto loan only. Indirect loans are not eligible for this promotion. Membership in First American Credit Union is required ask us for specific details. Other restrictions may apply.

Transfer balances and save
with our Mastercard.

LOW six-month
intro rate...

3.99% APR*

followed by a LOW
fixed rate as low as

6.99% APR*

*APR=Annual Percentage Rate. After the introductory period, a low fixed rate applies ranging from 6.99% APR to 9.99% APR, based on your creditworthiness. Subject to credit approval. Some restrictions apply. See application and solicitation disclosure for full terms and conditions. Benefits and services may vary.



visit First American.org
or call **520.836.8848**

Check out our online mortgage center.

take a look!



Mortgages made easy.

Call Credit Union Mortgage Advantage today at 855.913.6211

- Get an Estimate of Closing Costs
- Learn more and get Pre-Qualified now for FREE
- Apply for a loan and get Pre-approved in just minutes
- Receive a Rebate when you buy or sell a home
- Calculate your buying power

It's easy with First American Credit Union and our partner, Credit Union Mortgage Association, Inc. (CUMA) Your mortgage loan approval is just minutes away! We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.

MONEY
SAVING
TIPS

Prepare for the Holidays

With the holiday season approaching, now is the perfect time to review your money management practices and work towards a debt-free holiday.

Here are seven quick tips that will help you financially prepare for the holidays, budget and tame your use of credit, when it comes to gift-giving, entertaining and more!

Start budgeting, and saving now.

Have a plan of how much you are going to allow yourself to spend and who you are going to spend it on. If you don't have the money saved, think about a plan on how you will be able to save that money from now until then.

Start looking for prices on what you want to buy, this will help you see how much these items cost and what is affordable for your budget. This is not just for gifts: consider food, entertainment, lodging, and travel.

Thanksgiving is right around the corner. There is a good chance that your food or transportation expenses will go up, too, in

the form of extra gas, food for extended family visiting and possible hotels, if you plan on doing the traveling.

After Thanksgiving there are usually holiday parties. Don't think you have to do it alone! Potluck, assign tasks (bring drinks, bags of ice, paper plates.)

Avoid department store credit card offers.

Department store credit cards often start with a very good discount on everything you buy, but the rate can balloon in a few month's time, and then you end up in more debt than you would have otherwise.

If you must borrow money, get a Personal Loan with us. You'll have a reasonable percentage rate, and you can pay it off more quickly without having to worry about hidden rules, fees and variable rates.

Remember, the bottom line is to keep the holidays in perspective, take a deep breath, and enjoy the season!

Limit, or eliminate, the use of your credit cards.

Credit cards are great for convenience, but, unless you pay them off in full, your holidays just got a lot more expensive.

Do you think about paying interest on food or gifts or transportation? With credit cards, you will have to pay that extra money per month.

Try to make this a debt free Holiday Season. Work in cash and stick to your budget and leave the plastic cards at home!

Stock up after the rush.

Seasonal products get hefty discounts in order to move them off shelves. Through the year, you can find great deals and stock up for next year, if you know when and where to look!

Click here to read more of our tips...

more tips



we will be closed
in observation of **LABOR DAY**
MONDAY, SEPT 2



First American
CREDIT UNION

visit **First American.org**
or call **520.836.8848**