

# Refi your ride, get cash back.



it's that easy! ▶▶

**With rates as low as 3.50% and \$200 CASH BACK, vehicle ownership doesn't have to be so scary!**



\* APR= Annual Percentage Rate. The promotional offer is available to qualified applicants refinancing auto, motorcycle, RV, or ATV loans from other financial institutions. All loans subject to credit approval. First American CU will match or beat the interest rate the member would qualify with First American. The minimum interest rate match floor of 3.50%. 0% interest loans do not qualify. Member must provide verification of current interest rate at other financial institution to qualify. Qualifying member must agree to comparable remaining term and balance. Approved members may elect a different term (within guidelines) and the interest rate would be assigned based on current rate sheet guidelines. Not all applicants will qualify for the lowest rate. Interest continues to accrue during the 60-day no-payment period. The \$200 cash back is available on a loan total of \$10,000 minimum. The cash back will be deposited to the primary applicant's First American CU savings account approximately 120 days after loan funding providing all First American CU accounts are in good standing. If the 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. The recipient is solely responsible for any personal tax liability arising out of this incentive. Existing First American CU loans or indirect loans not eligible for this offer. Membership in First American CU is required, ask us for specific details. Offer may expire at any time. Other restrictions may apply.

free identity protection at our

## SHRED DAY EVENT

Saturday, November 2, 2019 | 9AM – 12PM  
1001 N. Pinal Ave. Casa Grande, AZ

Wondering what to do with old tax returns, bank statements and pay stubs? To help keep your identity safe, we're hosting a free Shred Day event Saturday, November 2, 2019.

A mobile shredding truck along with the Casa Grande Youth Commission, First American Credit Union staff, will be on-site at our Casa Grande Branch location from 9 a.m. until 12 p.m., or until the truck is full. The first five boxes are shredded free, thereafter donations for the C.G.Y.C. are accepted.



visit [First American.org](http://First American.org)  
or call **520.836.8848**



# it's not as scary as it seems...

we can help you! ▶▶



## Mortgages made EASY.

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This is an Advertisement. This is not an offer for extension of a credit nor a commitment to lend. Programs, rates, terms and conditions subject to underwriting guidelines.

Not all Applicants will qualify. We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act. NMLS ID #296727



## local service. global reach.

**On October 17, 2019, First American will join with 56,000 credit unions around the world in celebration of International Credit Union (ICU) Day®.**

There are 200+ million credit union members around the world—more than 100 million in the U.S. alone—and First American joins them in celebration of the not-for-profit cooperative spirit that all credit unions share.

This cooperative spirit has led to life-changing opportunities for people all over the world who've wanted to start a small business, own a home or continue their education but were denied access to other financial institutions. In many parts of

the world, people's first taste of democracy is through their credit union, where "one member, one vote" is the governing structure.

At its most basic level, a credit union is people pooling their money to provide each other with affordable loans — it is literally people helping people. This is why First American Credit Union celebrates ICU Day. Because credit unions empower people, wherever they are in the world or life, to take control of their financial future.

Celebrate a movement that concerns itself with the financial success of all people.

tell your friends & family ▶▶

please note: we will be closed on

**MONDAY, OCT 14**



**First American**  
CREDIT UNION

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