

Money MATTERS

UFIRST
CREDIT UNION

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UFIRST™
CREDIT UNION

Better Checking

NO MAINTENANCE FEES, JUST REWARDS!

On May 2nd, we announced two upgrades to our checking accounts. Smart Checking is now Rewards Checking and Crimson Checking is now Dividends Checking. Both accounts are FREE of monthly maintenance fees and there are no minimum balance requirements. With these upgraded accounts, you earn rewards or dividends just for using your account!

If you had Crimson or Smart Checking previously, you do not need to take any action. We have upgraded your checking, and you are now able to enjoy the increased benefits. If you're interested in adding one of these upgraded accounts, you can enroll online or contact us by phone or in a branch.

Rewards Checking

With Rewards Checking you earn rewards points that can be used to buy merchandise or put cash back in your wallet. If you use a UFirst Visa Rewards Credit Card, you can combine your rewards points. It's easy to monitor or redeem your rewards points online using online banking and members must remain in good standing.

How to Earn Rewards with Rewards Checking

Each of the following items earns 250 points per month so you can earn up to 1,000 points monthly.

- Have an aggregate direct deposit of \$1,000+ per month
- Use your debit or credit card 25+ times per month for transactions \$5+
- Access online banking once per month
- Complete UFirst loan payments on time

Rewards Checking Benefits

- No monthly maintenance fees or minimum balance
- Free ID theft protection
- Instantly issued Visa debit card
- Free cashier's checks and money orders

Dividends Checking

Dividends Checking combines the best of a checking account with the earning potential of a savings account where you earn dividends on your full checking balance each month. It's checking that pays you, and no minimum balance is required. You can easily monitor dividend rates online and review your earnings using online banking.

Dividends Checking Benefits

- Earn monthly dividends
- Free ID theft protection
- Instantly issued Visa debit card
- One free box of standard checks annually
- Free cashier's checks and money orders



If you have an e-Checking account or a grandfathered checking account, no changes were made to your account and you can continue to use it with no interruptions. However, we invite you to upgrade to either Rewards or Dividends Checking to take advantage of the exceptional benefits, no monthly maintenance fees, and no minimum balance requirements.

To learn more about our Better Checking accounts or to open a new account visit our website at ufirstcu.com/checking-accounts. You can also speak with a Member Service Representative at 801-481-8800 or stop by one of our convenient neighborhood branches.

First-Time Homebuyer Program

FINANCE YOUR FIRST HOME WITH UFIRST

Buying your first home is a big step! The process can be daunting and leave you with many questions such as, when is the right time to buy, how much can I afford, and what type of mortgage product is right for me? We are here to eliminate confusion and stress from the homebuying process! Our mortgage experts are dedicated to finding the right mortgage product for your first home.

Benefits of our first-time homebuyer program

- Up to 100% loan-to-value financing
- Down payment as little as \$1,500
- No income limitations

As a first-time homebuyer, you may also benefit from other perks! To learn more, you can watch our latest real estate webinar about buying a home for the first time on our UFirst YouTube channel under the Home Center playlist.

Applying for a UFirst mortgage is simple. Go to ufirstcu.com, click “Borrow” on the homepage and choose “Mortgage Loans” from the drop down menu. On this page you will find an “Apply Now” button. You can also set up an appointment with one of our experienced Mortgage Consultants from this page. Together, we’ll make your dreams of first-time home ownership come true!



Shred Days

2023 CALENDAR

Free Community Shred Days

We invite you to gather your sensitive documents and mark your calendars for our free Shred Days. Everyone in the community is welcome to utilize our shredding services. We look forward to seeing you, along with your family, friends and neighbors at our upcoming Shred Days events. This service is first-come-first-served, and trucks may fill before 1pm. Our remaining Shred Days events are:

Aug 5th Riverton Branch
13347 S. Market Center Drive,
Riverton, UT 84065

Aug 12th Cottonwood Branch
7220 S. Highland Drive,
Salt Lake City, UT 84121

Aug 26th Meadowbrook Branch
101 N. 1200 E. Suite A1,
Lehi, UT 84043

Sept 16th Draper Branch
811 E. 12300 S., Draper,
UT 84020

Sept 23rd West Valley Branch
2752 S. Redwood Road,
West Valley, UT 84119

Sept 30th Holladay Branch
4675 S. Highland Drive,
Holladay, UT 84117

Please see ufirstcu.com for more information about participating in Shred Days including a full list of acceptable and unacceptable items. As a reminder, only clean paper items can be shredded. We look forward to shredding with you!

UFirst Growth

CROSSROADS SARATOGA BRANCH

UFirst is proud to announce that our Crossroads Saratoga Branch in Saratoga Springs is now open! Our newest location is a state-of-the-art, full-service branch with Financial Service Representatives in the lobby and ATMs/ITMs (Interactive Teller Machines) in the drive-thru. We are excited to serve the Saratoga Springs community and share the knowledge and care members have come to expect from UFirst!



UFirst Crossroads Saratoga

213 W Crossroads Blvd
Saratoga Springs, Utah 84045

Lobby Hours

Monday-Friday: 9am-5pm
Saturday: 9am-2pm

Drive-thru ITM Hours

Monday-Friday: 9am-6pm
Saturday: 9am-2pm



Fraud Alert

STAY SAFE AND SECURE

Let UFirst help you protect yourself and your money. Our goal is to keep you up-to-date with potential scams so you can avoid being the victim of a dishonest scheme. Please be aware of the following scams:

Text Alert Scams

Scammers may send text messages that appear to be from a financial institution. These messages direct you to click a link and enter your login information. Once scammers gain access to your account, they may use Zelle to transfer money out of your account.

A fake text alert may look like the following:

CU: Unusual activity on 6/1. \$500 at Target. If this wasn't you, visit <https://cuonline.org> to dispute.

CU Alert: Your account is temporarily suspended due to suspicious activity. Please visit <https://cuonline.org> to reactivate your account.

Remember, UFirst Credit Union and other financial institutions will not send you a text message regarding the status of your account. Never click on links delivered through a text message and do not respond to these texts. Instead, please contact UFirst at 801-481-8800 to speak to a Member Service Representative.

Law Enforcement Scams

Calls from law enforcement or the FBI can be alarming. With this scam, the caller states that there may be a warrant for your arrest or that someone close to you is in jail and needs bail. They may request that you pay bail with a wire transfer, a prepaid Visa card, a gift card or cryptocurrency. These scammers will try to create urgency, but do not engage.

What to do if you receive a call like this are uncertain it is legitimate:

- Hang up. Law enforcement will never call you requesting money over the phone.
- Call your local law enforcement. They can check the legitimacy of the claims of the caller.
- Do not trust caller ID. Scammers can make any name or number show up on caller ID.

Remember, law enforcement will not email or text you, and they will not send pictures of their badges or credentials. Don't click on any attachments sent in suspicious messages.



Scams After Disasters

With our unprecedented snowpack this year, there are concerns of flooding. When a natural disaster strikes, scammers may try to take advantage of affected communities.

Common post disaster scams include:

- Fake offers of state or federal aid. Federal and state workers will not solicit or accept money. FEMA never charges for applying for disaster assistance, inspection, or help filling out forms.
- Phony property inspectors. FEMA inspectors will never ask for your social security number or financial information, and they will never charge a fee to inspect your property.
- Phony building contractors. If you need to fix damages, always hire a licensed local contractor who has reliable references.

The Federal Emergency Management Agency (FEMA) has more information about such scams at [fema.gov](https://www.fema.gov).

For more information about the latest scams, avoiding scams, reporting a scam or to get help recovering from a scam, you can go to the Federal Trade Commission's Consumer Advice website at [consumer.ftc.gov](https://www.consumer.ftc.gov).

Remember, UFirst Credit Union will never ask for your username, password, PIN, or for your full Social Security Number. Never share your account or personal information with someone you are not certain is legitimate. If you are uncertain about a person you are speaking with, stop communicating and verify. If you feel your information has been compromised, please contact us at 801-481-8800.





In Memoriam

REMEMBERING MARJORIE PEARSON



We mourn the loss of our friend and retired board member, Marjorie Pearson, who passed away on April 12, 2023. Marjorie served on our board for over 37 years before retiring in 2019. Her diligence and leadership helped shape UFirst and we are thankful for the time she spent on our board. Marjorie's service to our community will continue to make a difference for years to come.

Marjorie attended East High School and the University of Utah. After directing several local preschool programs, she returned to the University to earn her master's degree. Marjorie developed curriculum for the College of Nursing at the University of Utah, was the director of the Salt Lake branch of Columbia College and held a faculty position at the University of Utah until retiring in her seventies. Not only did she serve on our board, but also was an elected member of the Board of Directors at the University of Utah. Marjorie loved exploring the outdoors, traveling, and hosting parties for friends and family. She will be missed by all who knew and loved her. Our thoughts are with her family and friends. May her memory be an inspiration to us all.





Notice to IRA Owners Receiving Periodic Payments

WITHHOLDING NOTICE (Form 2317)

Payments from your IRA are subject to federal income tax withholding, unless you elect no withholding. You may change your withholding election at any time prior to your receipt of a payment. To change your withholding election, contact us for the appropriate form. Withholding from IRA payments, when combined with other withholding, MAY relieve you from payment of estimated income taxes. However, your withholding election does not affect the amount of income tax you pay. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are insufficient.

Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed, and you may review our policy and practices with respect to your personal information at ucreditu.com/documents/PrivacyNotice.pdf or we will mail you a free copy upon request if you call us at 801-481-8800.

CONTACT US

www.UFirstCU.com
801.481.8800

