

## President's Message

As your Credit Union, we are focusing right now on providing our members with the most up-to-date tools to secure your financial data. Please take a moment to read about these "tools" on the back page of this newsletter. Fraudsters are getting more and more savvy accessing your financial data. We encourage you to take time to make sure you have done all you can to protect yourself.

Being a part of the 2016 National Veterans Wheelchair Games and also a proud sponsor of the athletes this past month has been an incredible and rewarding experience. We find it very important to give back to our community and to our members, and feel grateful to be a part of such a wonderful event.

Finally, we are excited to announce a new scholarship available to our members. Details are included in this newsletter. We recognize that the cost of education



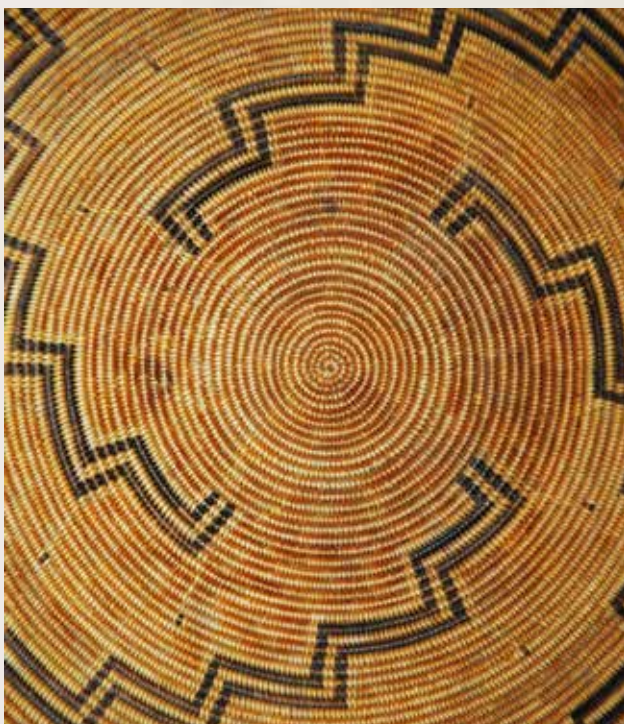
continues to rise and we hope this will help at some level to offset those costs. If you or someone you know could use this assistance, please review the requirements for this scholarship in the article on the front page of the newsletter.

We continue to feel it a privilege to serve our members and their financial needs. We ask for your ongoing support in bringing family and friends to the Credit Union. Thanks in advance for your referrals and efforts on our behalf.

Sincerely,  
Michelle Thorne  
President/CEO

## Richard C. Straight Credit Union Scholarship:

American United Federal Credit Union is pleased to be able to offer the **Richard C. Straight Credit Union Scholarship**. This \$2,000 scholarship, awarded annually, is offered to credit union members who have overcome hardships or unique circumstances in order to pursue their secondary education. It is for individuals attending an accredited secondary college/university, vocational or technical school. For full details, and to apply, visit [www.amucu.org/scholarship](http://www.amucu.org/scholarship). The deadline for applicants is July 31, 2016. Winner will be announced before August 31, 2016.



## First Californian's New Branch Location!

We are excited to let you know that the First Californian's branch of American United Credit Union is moving to a new location!

**The new location is:  
47993 Morongo Trail, Suite 101, Cabazon, CA 92230.**

A Grand Opening celebration will be held on Monday, July 11th. There will be a Ribbon Cutting Ceremony at 9:00 am followed by an Open House from 9:30 am – 3:00 pm. Join us for refreshments throughout the day, kids activities and gifts, hourly prize drawings, and one grand prize drawing!

Come visit us at 47993 Morongo Trail, Suite 101, Cabazon, CA 92230. The new phone number will be 951-267-9951 and our hours at 9:00 am to 5:00 pm.



**FINANCIAL  
TOOL KIT**

*A comprehensive and complementary package to secure, manage, and transfer money.*

Thanks to advances in technology, the ability to secure, manage, and transfer money lies at your fingertips. The Financial Toolkit is a comprehensive and complementary package of convenient and handy tools to help you better take care of your finances and make life a little easier.

**Money Desktop:**

Money Desktop is an easy-to-use budgeting tool accessible through your online banking.

**Features:**

- Lists balances and history from ALL of your accounts, including those at other financial institutions.
- Categorizes transactions
- Allows you to set savings, spending, and loan payoff goals
- Allows you to set monthly budgets
- Charts showing monthly spending and income by category
- Displays spending trends by category
- Set alerts and notifications

**Benefits:**

- Financial tracking in one place
  - Secure and easy way to manage accounts, including spending, savings, loans, etc.
  - Real-time, accurate balances and history, so you always know exactly what you're spending
- Log onto your online banking to get started!

**CardNav:**

CardNav is a secure card monitoring app.

**Features:**

- Turn cards on and off
- Set spending limits
- Set location controls
- Include or exclude merchants
- Set alerts for charging over your spending limits, usage outside designated area, and usage with a merchant not specified

**Benefits:**

- Easily and securely manage and control your cards
- No need to call or come into a branch
- Track your child's spending
- Keep track of company cards for your business


Enjoy a more reliable and secure way of managing your cards. Download the free CardNav app today!



**Holiday Closures:**

First Californian will be closed for business on the following dates:

Monday, September 5, 2016  
Labor Day



**FIRST CALIFORNIAN**

47993 Morongo Trail, Suite 101  
Cabazon, CA 92230



**1stcalcu.org**

*(Continued from above)*

**Identity Protect:**

American United offers members top-notch identity theft protection and recovery services. Did you know that every year millions of Americans are victims of identity fraud? Evado Protect can help you keep a peace of mind.

**Benefits:**

- Identity Recovery
- Lost Document/Card Replacement
- Identity Theft Expense Reimbursement Insurance up to \$25,000
- Credit Monitoring with e-mail alerts to keep you updated on your status
- Remediation and Recovery Services
- Fully Managed Research



**CUPay®:**

CUPay® is a proprietary mobile app for transferring funds.

**Benefits:**

- Uses the most secure technology available
  - The only information needed to transfer is your name and email
  - Information is secure and will never be stolen
- CUPay® is available for free to American United members! Contact a credit union representative for more information.



Send money to anyone with the most secure money transfer app available.

Download CUPay® free today.

**Mobile Deposit:**

Got a busy schedule? Our free American United app allows you to deposit checks without having to stop by a branch!

**Benefits:**

- Conveniently log in and make deposits from anywhere
- Quickly and easily deposit checks
- Saves time and gas money
- Completely secure

**ApplePay:**

Apple Pay is a digital wallet that can help you easily make purchases using your mobile device.

**Benefits:**

It can even help you keep better track of your spending, while ensuring that all of your information is in one secure place. No need to carry around all that plastic in your wallet. Did you know that the less cards you carry on you the more you're guarding yourself against fraud? Plus, how cool is it that you can make payments using your finger print?