

President's Message

Welcome to Spring! As we anticipate Summer, we at First Californian hope our members have some fun activities planned to make the most of it.

Even though the school year is ending, it isn't too early for those attending post-secondary education in the Fall to begin to think about how to pay for it. Costs for education continue to rise while the necessity of having a post-secondary education/vocational training is becoming more of a requirement to maintain and support a career.

We are pleased for this reason, to again offer our scholarships to deserving members seeking to further their educational goals. Last year the Credit Union awarded two Richard C. Straight Credit Union Scholarships of \$2000 each and four \$500 book scholarships. We are pleased to be able to award again this year two \$2000 Richard C. Straight scholarships, one \$1500 Richard C. Straight scholarship, and three \$500 book



scholarships. We encourage all members and family members you know who are members to read the requirements for applying for these scholarships and submit applications by June 9. The

Board is committed to giving back to members of the Credit Union and feel this is a worthwhile way to do so.

We have been in our new branch location for almost a year and hope members have enjoyed the professional, new feel of it. As we finalize and fine-tune everything, please remember that there is a new number that should be used when calling the branch.

Please now use 951-267-9951.

Finally, we at First Californian are here to help you with whatever you're needing from a financial institution. Whether it's a HELOC to help pay for that summer vacation, home improvement, or education, OR a competitive CD rate that can help you reach a savings goal, We Can Help! Money Markets are always a great place to grow your savings. They allow for a high-yield rate of return and your deposits are insured by NCUA. We have the ***MOST*** competitive money market rates and your money is readily available at any time. This is your Credit Union and we are here to make a difference in our members lives!

Sincerely,

Michelle Thorne
President/CEO

Win a Resort Stay!

We are giving away a weekend night stay at the LaQuinta Palm Springs Resort to one lucky member! To enter, either sign up for eStatements or update your account with your email address. If you do both, you'll be entered twice! The contest winner will be announced in June.

To sign up for eStatements

(already using Online Banking):

1. Visit 1stcalcu.org and log in to your account.
2. In the "Services" tab, click "eStatement Enrollment".
3. Fill out the form and click "Submit".

To sign up for Online Banking first:

1. Visit 1stcalcu.org, and click "First Time User?" under the log in box.
2. Fill out the form and click "Submit".
3. You will receive an email with your log in instructions.
4. Follow the "To sign up for eStatements" directions.

To update your eMail Address online:

1. Visit 1stcalcu.org and log in to your account.
2. In the "Services" tab, click "Address Change".
3. Update your email address and click "Submit."





Employee Spotlight

Amy Sanchez

What is your role at 1st Cal Credit Union?
Head Teller

How long have you been with 1st Cal Credit Union?
1 yr 8 months

What is your favorite part about working here?
My Coworkers

What is on your wish list for the next 10 years with 1st Cal Credit Union?
Growth

What is your proudest moment at 1st Cal Credit Union?
Making a bad situation a better one with a member.

What is your favorite quote?
"It is what it is."

If given a chance, who would you like to be for a day?
Scarlett Johansson

If you could interview one person (dead or alive) who would it be?
Heath Ledger

Tell us a little bit about your family.
I have 3 beautiful girls ages 12, 9 & 3, and 1 boy age 5.

What do you like to do on your days off?
Gym, out with my babies.

You're happiest when?
I am with my kids.

Number of countries you've traveled to?
1

Number of cities you've lived in?
4

We Pay for Grades!

The end of the school year is coming up, so it's time to bring your kids (and their report cards) in to your branch...because we pay BIG for good grades!

A's earn \$3

B's earn \$2

C's earn \$1

Receiving Money for grades can add up to some nice summer spending money (or a bigger savings account!) Make sure your kids are in the right account type as well.



For Kids ages 5-12



For Youth ages 13-18

Your Dollar at Work – 12 Months of Smart Savings Tips

Start the year right with these month-by-month saving and spending tips.

Make 2017 "the year of the dollar" by trying some of these smart saving and spending tips all year long.

January—After-Christmas sales are a great way to stock up on holiday-themed products such as wrapping paper, candles, cards, and decorations. Most retailers reduce prices on these items by 50% or more. But don't stop there. Many specialty and gourmet food items, and items of clothing -- sweaters, hats, gloves, and scarves -- are put on clearance racks and sold for a fraction of their original price.

February—Getting a raise? Consider adding the extra money to your retirement savings plan and/or open a special account for next year's holiday shopping or your summer vacation.

March—March is considered a low-season travel month to Europe. That's the time of year when tourists are scarce, attractive destinations such as London, Paris, and Rome are quiet, and hotels and airfares are at some of their lowest rates.

April—If you are among the majority of Americans who get a tax refund, consider using that money to pay down credit card debt, to make an extra principal-only payment on your mortgage, or to build the foundation of an emergency fund.

May—The Department of Energy estimates that water heating can account for 14% to 25% of the energy consumed in your home. Lowering the temperature on your hot-water heater during the summer months will help cut costs. If you take a vacation, turn the temperature down further.

June—Vegetables fresh from our garden are less expensive than canned and frozen foods—and healthier, too! Start small—try a few tomato plants. (Don't forget to water and fertilize regularly!)

We pay for the grades from a maximum of four main core classes, including Math, Science, Social Studies, and Reading.

July—Play sports? Buy your equipment at used sporting goods stores. From catcher's mitts to surfboards, these stores sell their wares at a fraction of the original cost.

August—Cash in on summer clearance sales. Spruce up next summer's wardrobe or outfit yourself for a winter cruise. Also, start pricing next winter's cord of wood.

September—In September and October auto dealers try to clear their lots to make room for the next year's models. By haggling, you may be able to shave hundreds off a new car's sticker price.

October—The Department of Energy estimates that heating and cooling account for 50% to 70% of the energy used in the average American home. Schedule a heating and cooling system tune-up, insulate your attic, replace furnace filters, and have your chimney cleaned.

November—Many charities begin active fundraising during this month. Before sending a donation to your favorite charity, check it out with the National Charities Information Bureau or the BBB Wise Giving Alliance.

December—Have a few extra dollars to spare? Kick off 2018 by finding new ways to save and spend wisely.

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RAISE  **LOWER**
YOUR CREDIT SCORE YOUR MONTHLY PAYMENTS

ELIMINATE
HIGH INTEREST CREDIT CARD DEBT

“I was able to consolidate \$15,000.00 in our member Susan’s high interest credit card debt into an American United VISA with a 9.90% APR interest rate. We were able to save her about \$1,800 per year in interest!”

— Deborah T. | Branch Manager

I helped our member Richard by consolidating 7 credit cards with over \$26,000 owed by using equity in his vehicle. I was able to cut his monthly payments down by over \$300 per month, helping him save for a baby on the way!

— Juli M. | Lending Specialist

Our member Cassidy needed to purchase an additional vehicle, and didn’t have much left in her budget. I was able to refinance her current auto loan AND finance her new auto loan for only \$11 more than she was paying before!

— Melanie A. | Branch Manager

Your branch is trained to identify ways we can help you with better rates, consolidating loans, raising your credit score, lowering monthly payments, and getting rid of that high interest credit card debt!

We Support Higher Education!

Because of the rising costs of education and the importance we place on education, we are pleased to announce the following available scholarships:

Richard C. Straight Scholarship

- (2) \$2,000 scholarships available
- (1) \$1,500 scholarship available
- (3) \$500 book scholarships available

Deadline to apply is June 9, 2017. Read more and apply at 1stcalcu.org/scholarship.



Medicare: How to Put the Parts Together

Making Medicare choices is not always as easy as A, B, C, D—but it’s a good place to start.



You probably know that Medicare Parts A and B make up what is traditionally called **Original Medicare**. Part A provides coverage for inpatient care, such as when you’re in the hospital. Part B provides coverage for outpatient care, such as doctor visits. Original Medicare is administered by the federal government.

Simple enough...until you hear that there’s a Part C and a Part D. Congress added Parts C and D to the Medicare program to offer more choices to beneficiaries.

Part C is **Medicare Advantage**, which allows private insurance companies approved by Medicare to offer Medicare plans to anyone eligible. Medicare Advantage plans provide all the benefits of Original Medicare, plus many include additional benefits.

Part D is **Medicare prescription drug coverage**. It’s also offered by private insurance companies. You may buy a standalone Part D plan to add to Original Medicare coverage. Or you may get Part D drug coverage included within a Medicare Advantage plan.

Finally, there is **Medicare supplement insurance**, or Medigap. Medigap plans are private insurance plans that you may buy to help with some of the costs that Original Medicare doesn’t pay, like deductibles, copays and coinsurance. Medigap plans work only with Original Medicare. You can’t use a Medigap plan with a Medicare Advantage plan.

So going back to the ABCs, here is a summary of your choices:

- Parts A and B make up government-run Original Medicare. You may add a private Part D plan and/or a private Medigap plan.
- Part C is Medicare Advantage, and many of these private plans include Part D coverage.

Article by: Medicare Made Clear

Scam Alert: Tips for Avoiding Fraud over the Phone

It’s very difficult to get your money back if you’ve been scammed over the telephone. Before you buy anything, remember:

- Don’t buy from an unfamiliar company. Ask questions. Legitimate businesses understand that you want more information about their company and are happy to comply.
- Microsoft, or other computer service companies, will not call you to let you know that you have a virus and offer to fix it. This is a scam every time. These perpetrators are looking for your money and data.
- Before you send money, ask yourself a simple question. “What guarantee do I really have that this solicitor will use my money in the manner we agreed upon?”
- Don’t pay in advance for services. Pay services only after they are delivered.
- Always take your time making a decision. Legitimate companies won’t pressure you to make a snap decision.
- Never send money or give out personal information such as credit card numbers and expiration dates, bank account numbers, dates of birth, or social security numbers to unfamiliar companies or unknown persons.
- If you have been victimized once, be wary of persons who call offering to help you recover your losses for a fee paid in advance.

First Californian Branch

47993 Morongo Trail, Suite 101
Cabazon, CA 92230
Phone: 951-267-9951
Toll Free: 1-877-583-5015
Fax: 951-849-0293
Hours: 9:00 a.m. to 5:00 p.m. M-F.

24 Hr Teller – 855-292-8328

Lost VISA Credit/Debit Cards:

During Business Hours (9 am–5 pm)
801-359-9600
After Business Hours
877-992-8663

Visit us online at:

www.1stcalcu.org



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1stcalcu.org



Holiday Closures:

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

Monday, May 29, 2017
Memorial Day

Tuesday, July 4, 2017
Independence Day

Monday, September 4, 2017
Labor Day

Friday, September 22, 2017
Native American Day

CO-OP ATMs

When your favorite branch isn't on your route, visit one of the thousands of fee-free CO-OP ATMs in California! Just text a zip code to 91989 to find nearby ATM and Shared Branch Locations, or download the CO-OP ATM and CO-OP Shared Branch apps in iTunes or Google Play for access all the time!



Member Reward Dividend

First Californian has a unique way to reward our members with our special Member Reward Dividend. You can start working toward a larger end of year Member Reward Dividend today! Every product and service that we have to offer increases your dividend—eStatements, Online Banking, Checking Account, Overdraft, etc. Visit 1stcalcu.org/member-rewards to see the amounts paid for the different services used.



Give Your Savings
A SPRING FORWARD



Plant for Your Future
3 Year Share Certificate: 2.00% APY*

*A minimum balance of \$500 is required to open.
Enhance your savings today. Watch your savings grow!*

*APY = Annual Percentage Yield. Dividends will compound and credit monthly. \$500 minimum required balance. Early withdrawal penalties apply. Withdrawals may reduce earnings. Membership eligibility required. This rate is effective as of 03/01/2017 and is subject to change. See a Member Service Representative for additional disclosures.