

FINANCIAL

**JULY - SEPTEMBER 2022** 

### WE ARE CELEBRATING OUR 85<sup>TH</sup> ANNIVERSARY!

We have a number of celebration events in September and invite you to join us.

Open houses
will take place in
each of the credit
union's branches
in downtown Los
Angeles, LAC &
USC Medical Center,

Lakewood, West Covina, Claremont,
Antelope Valley and Pasadena. The open
houses will take place on each Friday in
September leading to our "birth date" or
date of establishment, Sept. 28. We'll
celebrate with refreshments, member gifts,
raffles, and special product offers. Plus,
every member who opens an account or
funds a loan at the Open Houses will receive
a special anniversary commemorative gift
(one gift per member, while supplies last).

More information to come, so stay tuned at www.firstcitycu.org, call (800) 944-2200, ext. 0, or visit any First City branch.



# A MESSAGE FROM NAV KHANNA, FIRST CITY'S NEW PRESIDENT & CEO

Hello First City Credit Union members and heroes! I am delighted, humbled and honored to be your new President & CEO. I'm joining an amazing team and one of America's strongest financial institutions.

I want to acknowledge the tremendous work done by our previous CEO, Jim Miller, to ensure we diligently served our membership and grew safely and soundly, most recently during an unprecedented global pandemic.

Joining such a solid and well-respected financial institution in our community certainly was very appealing to me but I was particularly drawn to our guiding principles which include always providing **personalized service** to our membership, ensuring we create **value** for our members at every interaction, facilitating a **convenient** member experience when, where

and how you choose to interact with us and building and growing **trust** with you, our member owners. Please let us know when we are not meeting these commitments and of course, how we can improve.

A little about me: I have worked in the Credit Union industry for 21 years, the last 15 being in executive management. Prior to that, I was in banking and management consulting. I have been married to my wife for 23-years and we have three children. I have lived, worked, played, paid it forward and raised my children in Vacaville, CA (near San Francisco) since 2007. When not helping members achieve financial independence and building stronger communities, I enjoy cooking, traveling, playing golf and walking my dog.

I look forward to meeting as many of you as possible and helping you achieve your financial dreams. We are here for you; we are people helping people and it is an honor to serve you.

#### **NEW ADJUSTABLE-**RATE MORTGAGES

Lower initial rates over fixed rate mortgages

With today's higher fixed-rate mortgages, it's never been a better time to consider an Adjustable Rate Mortgage (ARM).

Apply with First City today!



#### SENDING MONEY TO THOSE YOU KNOW IS **QUICK AND EASY** WITH ZELLE®

Find Zelle® in Online Banking or our Mobile App



Important Note: First City will never call, email, or text you asking for your username, password, PIN, or other personal information. If in doubt, call us directly at 800-944-2200 ext. 9. Be certain to only use Zelle® with people you know.

Terms and conditions apply. Zelle\* and the Zelle\* related marks are wholly owned by EarlyWarning Services, LLC and are used herein under license. \* U.S. checking or savings account required to use Zelle\*. Transactions between enrolled users typically occur in minutes.

#### SUPERVISORY COMMITTEE NOTICE

Interested in representing your credit union? First City is seeking Supervisory Committee Members and we'd love to hear from you! For more information, contact your local Branch Manager in person or email us at infocenter@firstcitycu.org with your contact information.

Thank you for helping to guide your credit union!

# AUTO REFINANCING

- CHECK YOUR POTENTIAL SAVINGS WITHOUT IMPACTING YOUR CREDIT SCORE
- **VERIFY SAVINGS OPTIONS IN MINUTES**

#### VISIT FIRSTCITYCU.ORG TO APPLY AND FOR DETAILS

Antelope Valley Claremont LAC+USC Medical Center Lakewood Los Angeles Pasadena West Covina

(213) 482-3477 24-Hour PhoneTeller: (800) 934-2489

CO-OP Network ATMs/Branches: www.co-opnetwork.org

Mailing Address: P.O. Box 93727 Pasadena, CA 91109-3727 Website: firstcitycu.org

eMail: infocenter@firstcitycu.org

Office Closures:

July 4, Independence Day September 5, Labor Day October 10, Indigenous People's Day







#### MAKE YOUR INVESTMENTS WORK FOR YOU

#### **INVESTMENT SERVICES** THROUGH CUSO FINANCIAL

LOCATED AT FIRST CITY CREDIT UNION

#### KALE YOUNG

**Financial Advisor** CA Insurance Lic #0B32384 CALL TODAY! (800) 944-2200 ext. 2212

Investments offered through CUSO Financial Services, L.P. ("CFS") (Member FINRA / SIPC)



Located at First City Credit Union

Non-deposit investment products and services are offered through CUSO Financial Services, LP "CUSO Financial" ("CFS") a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through CUSO Financial: are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal. Investment Representatives are registered through CUSO Financial. The Credit Union has contracted with CUSO Financial for investment services. Atria Wealth Solutions, Inc. ("Atria") is not a registered brokerdealer and/or Registered Investment Advisor. CUSO Financial is a subsidiary of Atria.

## FIRST CITY CARD CONTROL New security and control for cardholders



Now use real-time control over your debit and credit cards through online banking and your smartphone or tablet. First City's Card Control adds another level of security to your cards by letting you decide how and when they can be used, and alerting you when any types of transactions you specify take place. You can use First City's Card Control to:

- Control where, when and how your cards are used
- Turn cards on and off instantly from your mobile device and online banking
- Limit spending amounts to reach budget goals
- Restrict types of purchases made

Simply look for the features in the First City Mobile Banking application or sign-in to First City's Online Banking.