

# Money MATTERS

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 **FIRST**<sup>™</sup>  
CREDIT UNION



## *Warm The Soles*

# **THANK YOU FOR HELPING UFIRST WARM THE SOLES OF 800 CHILDREN!**

Our 2022 Warm the Soles program was a huge success thanks to you! Our members donated more than \$20,000 to purchase new shoes for children at Spence Eccles Boys and Girls Club, Sugar House Boys and Girls Club, and Redwood Elementary School. The children made a wish list of the type of shoe they needed and UFirst, working with local shoe stores, purchased every shoe on the list! Our staff lovingly wrapped each pair of shoes and helped hand out the presents to the children. It was wonderful seeing the delight on their faces!

We know many families struggle to provide basic necessities for their children. At UFirst, we are committed to helping those in need and making a positive change in our community. Thank you for helping us make a difference!





## *Holiday Toy Drive*

# **UFIRST PROVIDES TOYS FOR GRANITE EDUCATION FOUNDATION**

UFirst is proud to partner with the Granite Education Foundation for their Santa Sacks program. According to the foundation, 54% of students in the Granite School District community are at an economic disadvantage. Santa Sacks provide children not only with necessities such as hats, mittens, blankets, and hygiene items, but also art supplies, games, and toys. For some children, this is all they receive for Christmas.

Each year, we ask our UFirst family to donate toys and other items for the Santa Sacks, and every year we are overwhelmed by the amount of donations. This year UFirst donated over 1,500 toys, games, puzzles, blankets, basic necessities and more! We love supporting local organizations such as the Granite Education Foundation and are proud to make a difference for so many children in our community. It's just one more reason why it's better here!



*UFirst Mortgage Consultants*

## TAKE ADVANTAGE OF THE CHANGING REAL ESTATE MARKET

Remember the days of the 3% fixed rate mortgage? We often look back on 2020 and 2021 as “the good old days” in real estate. But we forget about the supply issues during that time, such as the constant disappointment of being outbid on properties and the over inflated offer prices. This made buying a home not a viable option for many.

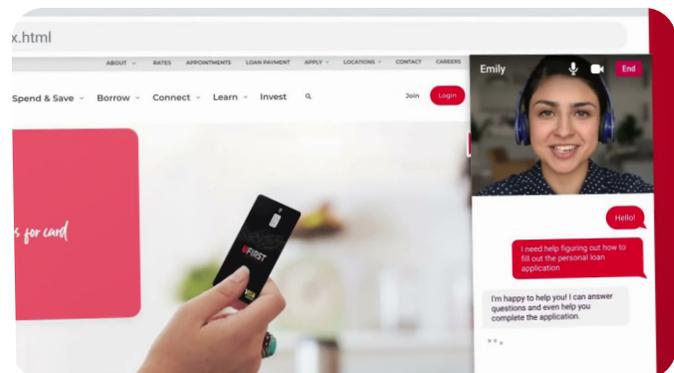
Now, although the market has shifted towards higher rates, there are many benefits of buying a home in this current environment. First, you don't have to offer \$50k above the current listing price! You can offer what the house is actually worth and not risk your offer being overlooked. Second, sellers are again offering buyers concessions in staggering amounts. Our Mortgage Consultants can help you find ways to use these concessions to your benefit. To learn more or take another step closer to your dream home, call 801-481-8840 to speak with a Mortgage Consultant today!

*Online Chat*

## MEMBER SERVICE IS JUST ONE CLICK AWAY

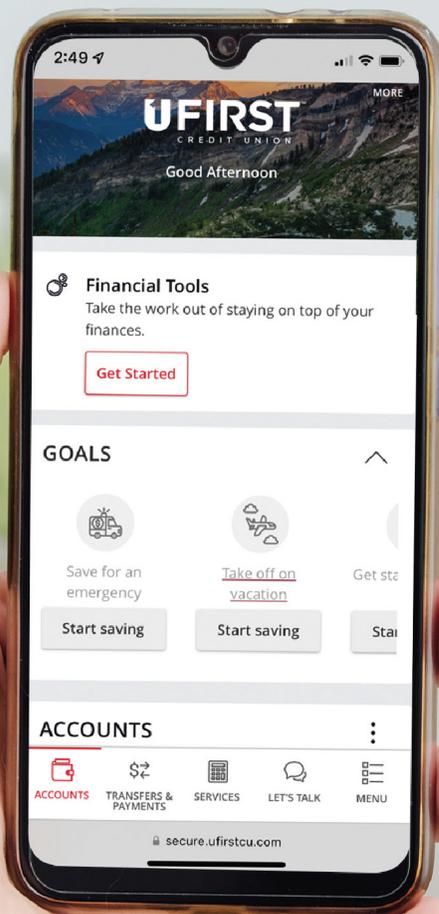
Did you know our online Chat offering has new features? Now, you can connect directly with a representative on any computer or mobile device. Go to the “Contact Us” page at [ufirstcu.com](http://ufirstcu.com) and you will see options to talk face-to-face with a representative, chat from your computer, or request a call back.

You can also share your screen with a representative so they can guide you through any questions you have on the website or online banking. We strive to provide you with the most up-to-date technology to ensure your experience with us is always top notch. Online Chat is available Monday through Friday 8am-5pm.



# *Better Online Banking* UFIRST BETTER ONLINE BANKING IS HERE

We took online banking and made it better! Our improved online banking has a host of new benefits and enhanced features. The streamlined new look makes your online banking experience easy and efficient. You can learn more or access Better Online Banking at [ufirstcu.com](http://ufirstcu.com). You will find more information, descriptions of new benefits, a tutorial on how to log in, and frequently asked questions. If you need additional help or have more questions, contact a member services representative through an online Chat or by phone at 801-481-8800.



Here's what is new with Better Online Banking

## **Zelle**

Zelle is a fast, safe, and easy way to send and receive money from family and friends, and to pay for products and services. You can send money directly from your account to their account in minutes for free. Zelle is accessed through the UFirst mobile banking app.

## **Goal-Based Savings**

We're making it easier to achieve your savings goals! Goal-Based Savings allows you to calculate a recommended deposit amount and frequency to meet your goals faster. You can even update your goals as needed.

## **Card Manager**

Now you have better control over your cards and spending. With the Card Manager app, you can turn your cards on and off, set transaction limits, decline transactions, and even change or update your PIN. The app also lets you set alerts and travel notifications, view your balance, and more. Download the Card Manager app through our mobile banking app, UFirst CU.

## **Apple Watch**

Do you have an Apple Watch? Now you can check your account balance and transactions with a turn of your wrist. Our Apple Watch integration makes banking more convenient when you're on the go! Learn how to set up your Apple Watch at [ufirstcu.com](http://ufirstcu.com).

## **CardSwap**

Updating payment methods for all your digital services is a hassle. CardSwap allows you to do this in one place! You can automatically apply a new debit or credit card to all your favorite digital services at once! It's safe, encrypted, and only takes about 24 hours to complete the updates. Now you can spend more time watching movies, shopping, and listening to music. Get started with CardSwap at [ufirstcu.com](http://ufirstcu.com).

# *UFirst Board of Directors* **NOMINEES FOR REELECTION**

We are pleased to announce Colleen Lindstrom and Terry Turner are up for reelection for UFirst Credit Union's Board of Directors. Here is some information about them and their contributions.



## **Colleen Lindstrom - Retired - Incumbent**

In 2017, Colleen retired from Pioneer Theatre Company at the University of Utah after working there for 44 years as the Patron Services Manager. She has been a member of UFirst Federal Credit Union for 45 years having joined in January 1977. In 1995, Colleen was asked to serve as a Volunteer on the Credit Union's Supervisory Committee. During her time on the Supervisory Committee, she served as the Chairperson, Vice Chairperson and Secretary. Colleen began serving on the Board of Directors in January 2020 and was officially elected to the Board of Directors in April 2020. She would be honored to continue serving UFirst Credit Union's members.



## **Terry Turner - Retired - Incumbent**

Terry has been a member of UFirst Credit Union for more than 39 years. He has served as a volunteer for the Credit Union on both the Credit Committee and Board of Directors for more than 33 years. Terry worked for the University of Utah Hospitals & Clinics for 39 years prior to his retirement. There, his responsibilities included, but were not limited to, department management and supervision, contract oversight and management of the procurement of equipment, supplies and services for all of the University of Utah Hospitals & Clinics entities. Terry would be honored to continue UFirst Credit Union's members.



## *Fraud Alert*

# PROTECT YOURSELF FROM SCAMS

At UFirst, we take protecting your security seriously. We constantly monitor for risks and threats to your data. While we protect you on our end, there are also steps you can take to stay safe and protected. Remember that 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 a UFirst Member Service Representative. If you are uncertain about the person you are speaking with, disconnect the call. You can then call our Member Service Center at 801-481-8800 to ensure you are speaking with a UFirst representative.



Also remember, never click on links found in unexpected text messages or emails, especially if they appear overly urgent. Connect with businesses or other entities using their direct URL or contact information.

If you think your account or personal information has been compromised or you receive a suspicious email, text, or phone call from someone claiming to be from UFirst, please notify us by calling 801-481-8800 immediately to verify your account information.

## *Get Social*

# FOLLOW US ON FACEBOOK AND INSTAGRAM

Social media is a great way to stay up-to-date on what's happening at UFirst. Explore current promotions and new products, meet our team, learn ways to improve your finances and keep your account and identity safe, and see how we are giving back to our community. And as an added bonus, you can also enter to win awesome giveaways like Jazz tickets, Stanley tumblers, gift cards, and more!

Socialize with us at UFirst Credit Union on Facebook and Instagram.





*Putting You First*

## 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 [ucreditcu.com/documents/PrivacyNotice.pdf](http://ucreditcu.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](http://www.UFirstCU.com)  
801.481.8800

