

An ARM may **save** you **thousands** of dollars

Thinking about buying a home? Don't be too quick to dismiss an Adjustable Rate Mortgage (ARM). Even with rates rising, it could be your best choice.

**Home
Lending Center**
Home purchase
Equity loans
Refinancing

ARM rates much lower than fixed

The considerable savings you'll enjoy with an ARM might be enough to offset possible future payment increases. And remember, annual rate caps keep increases manageable.

More home for your money

With housing prices rising rapidly, an ARM's lower payments can help you afford the home you want.

Delayed adjustments

American First offers ARMs with fixed rates for the first 3, 5 or 7 years. You'll save now with lower rates, and you may decide to sell or refinance before the fixed-rate period ends.

If you're like many families today, you may move frequently, maybe even before your payments adjust. Why not enjoy the lowest payments possible until then?

American First's real estate experts can help determine if an ARM or fixed-rate mortgage is better for you. Call 800/ 290-1112, Ext. 4394 to discuss your needs.



Shop safely for the holidays

The holiday season is here, and that means a lot of shopping at malls and online. It's fun, but take care. It's prime time for identity thieves who know you're using your credit and debit cards more frequently. A few tips:

- Whenever possible, shop online at participating Verified by Visa[®] vendors.
- Keep a paper trail — print order forms, statements of terms and e-mails for all online transactions.
- Don't e-mail financial information. E-mail is not secure.
- Be sure you know the transaction details such as return policies and delivery dates.
- Never write your PIN on your plastic cards, and do not carry your PIN in your wallet or purse.

- Never carry your Social Security card with you; keep it safe at home.
- Review your statement promptly to ensure that each transaction on your account is legitimate. Check your account through Home Banking frequently.

If you suspect fraudulent use of your account or identity, contact your credit union (or other issuer) and the three major credit reporting agencies immediately.

Experian
888/ 397-3742
Equifax
888/ 766-0008
Trans Union
800/ 680-7289

A few precautions can help ensure that your holidays are happy and hassle-free.

Visa Security Protection — free benefit

Our Complete Visa Security Protection program helps prevent fraud and identity theft. Services include:

Visa Zero Liability¹ policy
Ensures that you only pay for your purchases. You will not be liable for fraudulent use of your card.

Emergency reimbursement²
Receive an emergency cash advance or a replacement card 24 hours a day, from anywhere in the world.

Verified by Visa
A password protects your Visa card against unauthorized use when you shop at participating online vendors.

Fraud watch
If unusual activity is detected, a hold will be placed until you verify that you authorized the charges in question.

Lost/stolen card reporting
If your card is lost or stolen, assistance is only a phone call away.

These free protective services are another way American First gives you greater value.

1US-issued cards only. Visa's Zero Liability policy does not apply to commercial card or ATM transactions, or to PIN transactions not processed by Visa. 2Not available on Classic Visa CheckCard.

Auto loans as low as **3.99%** APR¹

Rates are rising? Not here. We've lowered our best auto loan rate to 3.99% APR; with terms up to 84 months. It's good on new and used vehicles as well as refinances from other lenders, and settles the question about where to get your next car loan. Your only decision is what to buy, so we've provided some helpful lists.

Most fuel efficient²

		City/ Highway
Small car	Honda Civic Hybrid	47/48
Mid-size car	Toyota Prius	60/51
Large car	Mercedes S430	17/26
Small pickup	Toyota Tacoma	21/26
Large pickup	Toyota Tundra	16/18
Small SUV	Subaru Outback	23/28
Mid-size SUV	Ford Escape HEV	36/31
Large SUV	BMW X5	16/21
Mini-van	Honda Odyssey	20/28

Best resale value³

Acura TL	Mercedes CLK 320 Cabriolet
BMW 5-Series	Mini Cooper
Infiniti G35 Coupe	Nissan 350Z
Lexus GX 470	Porsche Cayenne
Mazda RX-8	Volvo XC90

When price is no object⁴

Porsche Carrera GT	\$440,000
Mercedes SLR McLaren	\$300,000
Ferrari 612 Scaglietti	\$256,000
Lamborghini Gallardo	\$165,900
Ferrari Challenge Stradale	\$150,060

Best place to finance

Choosing a car is the hard part. Where to finance it is easy. To get pre-approved, call 800/ 290-1112 or go to www.amerfirst.org. Hurry, this offer ends December 31, 2004.

¹Annual Percentage Rate (APR) effective 12/1/04 and subject to change without notice. Your actual rate is based on the term of the loan and individual credit profile. Promotional rate requires a minimum loan amount of \$5,000. Offer not valid when refinancing an existing AFCU loan. This rate is not available in combination with any other offer or discount, including StarRewards. ²Environmental Protection Agency. ³Kelley Blue Book. ⁴Robb Report.

**American First
Credit Union**
We get you thereSM

800/ 290-1112

One number puts you in touch with our representatives, Lending and Real Estate Centers, as well as MoneyLine.

MoneyLine

24-hour phone access to your accounts.

Home lending center

Save on firsts, seconds, home equity credit lines, refinancing, home purchases, fixed and adjustable rates, as well as interest-earning impound accounts.

Home banking • www.amerfirst.org

Online access to your account and Bill Pay 24 hours a day.

La Habra

700 N. Harbor Blvd.
La Habra, CA 90631

Mon–Thu, 9 am–5 pm
Fri, 9 am–6 pm
Sat, 9 am–1 pm

Buena Park

6805 Knott Ave.
Buena Park, CA 90620

Mon–Thu, 9 am–5 pm
Fri, 9 am–6 pm
Sat, 9 am–1 pm

Mission Viejo

24000 Alicia Pkwy., Ste. 20
Mission Viejo, CA 92691

Mon–Fri, 10 am–6 pm
Sat, 9 am–1 pm

Orange

1010 W. Chapman Ave.
Orange, CA 92868

Mon–Thu, 9 am–5 pm
Fri, 9 am–6 pm
Sat, 9 am–1 pm

Placentia

119 E. Yorba Linda Blvd.
Placentia, CA 92870

Mon–Fri, 10 am–6 pm
Sat, 9 am–1 pm

Tustin

13265 Jamboree Rd.
Tustin, CA 92782

Mon–Fri, 10 am–6 pm
Sat, 9 am–1 pm

Phone hours

Mon, Tue, Thu, Fri, 8 am–6 pm PT
Wed, 9 am–6 pm PT
Sat, 9 am–1 pm PT

Fax

Main • 562/ 691-1021
Lending • 562/ 697-9634
Real Estate • 714/ 521-8321

www.amerfirst.org

contactus@amerfirst.org

CU Service Centers[®] locators

More than 1,400 branches in 42 states
www.cuswirl.com

CO-OP Network ATM locators

More than 19,000 ATMs in 50 states
www.co-opnetwork.org

All loans subject to credit approval.

Holiday closures

Christmas Eve, Fri., Dec. 24
Christmas Day, Sat., Dec. 25
New Year's Eve, Fri., Dec. 31
New Year's Day, Sat., Jan. 1
Martin Luther King Jr. Day, Mon., Jan. 17

LOW RATE. REBATE. WHY WAIT?

Transfer your balances, get 1% back

There are two excellent reasons to transfer credit card balances to your American First Visa card. First, you can consolidate your credit card debt and get a 1% rebate.¹

Second, our rates are lower than bank and department store credit cards.

Visa rates as low as

8.74% APR²

¹Transfer at least \$500 to qualify for rebate. Rebate will be credited to your American First Visa account. Maximum rebate: \$250. Only balance transfers initiated by phone, mail or in person qualify; balance transfers initiated by MoneyLine, Home Banking or convenience check are not eligible. ²Annual Percentage Rate (APR) effective 12/1/04 and is subject to change without notice. Visa Gold and Visa Classic rates based on individual credit profile. Offer expires 12/31/04.

Call or visit any branch to transfer your balances or download a form from www.amerfirst.org and mail it to us.

Don't hesitate

Our 1% rebate offer ends December 31, 2004, so transfer your balances today. If you don't have an American First Visa, apply today before this offer expires.

newsbriefs

Refer and relax all the way to Puerto Vallarta

Congratulations to Member Jay Prentay. By referring a new Member to American First, he was automatically entered in our Refer and Relax sweepstakes and was the lucky winner of our grand prize: an all expenses paid, seven-day, six-night vacation to Puerto Vallarta. Remember, your family, friends, and residents of Orange County, Corona or Chino Hills are eligible for Membership. Encourage them to join a winning team: your Credit Union.



NCUA

Your funds federally insured to \$100,000 by the National Credit Union Administration, a U.S. government agency.

ASI

American Share Insurance is the largest private insurer of credit union deposits in the nation, and provides additional deposit insurance for your American First IRA, from \$100,001 to \$350,000.



We are an Equal Housing Lender, and do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.