

Member
Benefits
Guide

You First



The difference between us and a bank is simple. We put our members first. Period. Before anything. Because when it comes to your finances, it isn't just about the best rates—it's about helping our members with the things that matter to them most. At AmFirst, you are our priority.

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Membership

Becoming a member is easy. Just open a savings account with as little as \$5.00. The products and services in this guide are available exclusively to members. They are designed by our members, for our members. Unlike a bank, we do not have stockholders — we use revenue to lower interest rates and provide direct value to our members. We do not have an automated answering service, only real people ready to help.



AmFirst Thrive® Checking

Our premier checking product designed to meet your modern financial needs with the greatest number of features, including:

- No monthly fee
- No minimum balance requirement
- Pay only shipping on check orders
- Unlimited check writing
- Instant issue ATM/Visa debit card that earns rewards
- Online and mobile tools*
- Overdraft protection (subject to credit approval)
- eStatements with check images
- Three no-cost third-party ATM transactions per month**
- No-fee bill pay
- Conveniently located branches with ATMs or ITMs
- No-cost ATM transactions at any Alabama Walgreens™

**Available to qualifying members only*

***May be subject to surcharge by machine owner*

Visa Debit Card with Rewards

This card is a Debit and ATM Card with virtually worldwide acceptance and no annual fee. You are rewarded every time you make a purchase with your debit card! Points may be redeemed for your choice of hundreds of reward options including gift cards, merchandise, and travel — just use your AmFirst Debit Card every time you make a purchase. To redeem points, log into online banking and click the Debit Card Rewards widget, or call 1-866-294-1317.



Take your money even further.

AmFirst Launch® Checking

Our quick and easy checking account designed for members who may not initially qualify for a Thrive Checking account.

- No minimum balance requirement
- Pay only shipping on check orders
- Instant-issue ATM/Visa debit card that earns rewards
- Online and mobile tools*
- eStatements with check images
- Three no-fee non-network ATM transactions per month**
- No-fee bill pay
- Conveniently located branches with ATMs or ITMs
- No-cost ATM transactions at any Alabama Walgreens™

**Available to qualifying members only*

***May be subject to surcharge by machine owner*

AmFirst LevelUp® Checking

Designed with our younger members in mind. LevelUp® Checking is a great way for anyone aged 14-18 to start learning about money management:

- No monthly fee
- No minimum balance requirement
- Pay only shipping on check orders
- Instant Issue ATM/Visa debit card that earns rewards
- Online and mobile tools*
- eStatements with check images
- Three no-fee non-network ATM transactions per month**
- No-fee bill pay
- Conveniently located branches with ATMs or ITMs
- No-cost ATM transactions at any Alabama Walgreens™

**Available to qualifying members only*

***May be subject to surcharge by machine owner*

LevelUp accounts will be converted to Thrive Checking accounts after the account holder becomes 19 years old.

Pocket Change

The Pocket Change account is a special savings account that helps you save automatically every time you use your debit card. Purchases made with your debit card are rounded up to the next whole dollar, and at the end of each day, the difference is deposited into your Pocket Change savings account.

Like when you spend \$3.38 at your favorite coffee shop, we round the transaction up to \$4.00 and deposit the extra 62 cents into your Pocket Change savings account. The total amount will appear as a single transfer from your checking account at the end of each day.

You will receive a high-yield interest rate on the first \$750 deposited to the account* and will continue to earn reward points on your purchases.

It is a super easy way to start saving.

Certain restrictions apply. Available to qualifying members only. Checking account subject to credit approval.

**Balances over \$750 earn dividends at a flat rate. (Annual Percentage Yield.) Rates and terms subject to change without notice.*

Share Accounts

To become a member of AmFirst, open a share (savings) account with a \$5.00 minimum deposit. Share accounts are the most popular way our members save. Dividends are paid quarterly on average daily balances greater than \$100. Deposits may be made through Online Banking, Mobile Banking, Direct Deposit, or at any AmFirst branch.

Children age 14 and older are eligible to open a share account with an adult joint owner.

There is a service charge if the account balance falls below the \$5.00 minimum requirement and/or excessive withdrawals are made during a given month.

AD&D benefit: All share account holders age 18 or older are eligible to enroll for \$2,000 of Accidental Death and Dismemberment coverage at no cost. You may access this coverage at amfirst.org/advice-education/insurance/add/

AmFirst has a variety of savings account options to help our members save.

Christmas Club Account

Save for the holidays with our Christmas Club Account. Dividends are paid quarterly on average daily balances over \$100. Your account balance will be automatically transferred to your AmFirst Checking or Share (savings) account annually in early October. You are allowed one penalty-free withdrawal per year.

Fill-In-The-Blank Fund

Our Fill-In-The-Blank Fund is a share account you may open to save for special occasions or purchases. You may use this account for travel, college, or an emergency fund. Dividends are paid quarterly on average daily balances over \$100.

Kids First Club Account

Teach your children to save and reward them for good grades! Open a share account for your child to teach them the importance of saving and their education.

As a Kids First Club account holder, your child is eligible to participate in the AmFirst Honor Dollars program, which pays them for making good grades.

OTHER WAYS TO SAVE

Certificates

Certificates offer an alternative way to increase your savings. For a low minimum deposit, you may choose from a variety of terms with competitive rates. According to the specific terms of the certificate, dividends may be paid monthly, quarterly, or at maturity.

Most of our certificates renew automatically at our standard rate at the time of maturity. For automatic renewals, no action is required when your certificate matures.

Penalties apply for early withdrawals.

Money Market

The AmFirst Money Market account offers competitive rates and access to your funds with unlimited in-person withdrawals. A minimum daily balance of \$2,500 is required to maintain a Money Market account.

Accounts earn monthly dividends at tiered rates.

Health Saving Accounts (HSA)

Health Savings Accounts are designed to give members more control over their health coverage, enabling them to choose their doctors and utilize the best services and procedures while benefiting from tax breaks.

An HSA from AmFirst offers competitive rates and flexible investment options for your employees. Features of our Health Savings Accounts include:

- No set-up costs
- No monthly or annual fee
- No minimum balance
- HSA checking account with debit card*
- HSA certificates available
- Earn dividends
- You can roll over HSA money from year to year

**For qualifying members only. Penalties may exist for early or unqualified withdrawals.*

Business Products and Services

We're in the business of helping your business.

AmFirst has plenty of options to help your business grow — from checking accounts and lending options to Money Market accounts.

Business Thrive Checking

Take care of business without going to a branch. Use a full suite of online business banking tools and authorize different users with different levels of access and control. Qualifying businesses can offer direct deposit to their employees, create ACH payments, pay bills with bill pay, and deposit checks with a picture. All from an account that has no minimum balance requirements and allows 250 free deposited items per month.

- No minimum balance
- Originate ACH transactions and offer direct deposit*
- Business Visa debit card
- Integrated business online banking suite
- Remote deposit and bill pay*
- Designate multiple authorized users
- Up to 250 deposited items a month with no fee



**For qualifying members only. Certain restrictions apply.*

Business Money Market and Certificates

Put your organization's money to work. A Business Money Market account or certificate is a great way to earn competitive rates on your organization's funds. Business Money Market accounts earn dividends at tiered rates. Business certificates are offered in a variety of terms with competitive rates.

Individual Retirement Accounts* (IRAs)

For all of your important decisions, like investing for retirement, we're here to help. An IRA can play an important role in accomplishing your retirement goals. AmFirst offers traditional IRAs, Roth IRAs, and Coverdell education savings accounts to help you invest for the future. Funds may be deposited into an IRA share account or IRA share certificate. IRA share accounts pay dividends quarterly while IRA share certificates pay dividends for a specified term and rate. AmFirst accepts rollovers, transfers, and lump-sum distributions from qualifying retirement plans. IRAs are federally insured separately from your other accounts at AmFirst for up to \$250,000 by the National Credit Union Administration.

Traditional IRA*

Eligible members with earned income may deposit up to the allowable contribution per year or 100% of annual compensation, whichever is less, into a Traditional IRA. Your contributions may be tax-deductible. A Traditional IRA defers federal income taxes on the earnings. Contribution limits and tax-deferred amounts are dependent upon your adjusted gross income and participation in other qualified plans.

Roth IRA*

Eligible members with earned income may contribute up to the allowable contribution per year to a Roth IRA. Members with higher income levels may qualify for reduced contributions. Unlike the Traditional IRA, the Roth IRA has no mandatory withdrawal age. You can make contributions past age 70.5 if you are earning income. Contributions to Roth IRAs are not tax-deductible; however, the earnings may be tax-free if the withdrawals meet certain criteria as established by the Internal Revenue Service.

Coverdell Education Savings Account* (CESA)

The Coverdell education savings account is designed as a savings tool for educational needs. Deposits up to the allowable contribution per year may be made for each child under 18 years of age. Contributions are not tax-deductible, but earnings may be tax-free if used for qualified education expenses by the time the child reaches age 30.

**Penalties may exist for early or unqualified withdrawals*

Make your dreams come true.

AmFirst makes all types of loans including real estate, new and used automobiles, boats, motorcycles, recreational vehicles, and personal lines of credit. Call us at 205-320-4000 or 1-800-633-8431, or visit amfirst.org for pre-approval or for additional information.

Home Loans

Purchasing a home is a big investment. AmFirst can help you finance the home of your dreams, or refinance the one that you currently own. We have a variety of programs such as first and second mortgages, debt consolidation, and home improvement loans. We offer in-house loan terms up to 15 years fixed as well as 3/1 and 5/1 ARMS. AmFirst services these loans, and you will make your monthly payment directly to us.

For more information, contact your local branch or our real estate department at 205-320-4163 or toll free at 1-800-633-8431 ext. 4163.

Please visit our Mortgage Center at amfirst.org to apply online.

If you are looking for mortgage options with a 20- or 30-year fixed rate term or a mortgage program that requires a minimal down payment, we also offer:

- Long-term conventional loans
- FHA loans
- FHA streamline refinance
- VA loan
- USDA loan
- Second home
- Investment property purchase
- Refinance
- Cash out

For more information about these specialty loan products, please visit your local branch or contact our servicing department at REservicing@amfirst.org

NMLS #403456



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

Home Equity Line of Credit

AmFirst can help you make your home work for you. Our line of credit is a convenient way to use the equity in your home for the things that you need. Checks are available to access your line of credit. Use your equity to take care of:

- Debt consolidation
- Vehicle purchases
- Financing an education
- Dream vacations
- Unexpected expenses
- Home improvement loans

For more information about our real estate or mortgage loans or to apply online, visit our Mortgage Center at amfirst.org

Limited to residences in Alabama.

Consult a tax advisor regarding the deductibility of interest.

SMALL BUSINESS LOANS

Our business loan products can help you manage your business.

Term Loans

AmFirst is the premier choice for small business term loans, such as business vehicle loans and equipment loans.

Business Credit Cards

An AmFirst business credit card is a convenient and protected way to make everyday business purchases.

Lines of Credit

A line of credit can help a business with a specific need or simple boost in working capital to address nearly any short-term business need on demand.

Commercial Real Estate

For both owner-occupied and non-owner-occupied, AmFirst has the ability to meet your real estate needs with a wide range of terms and mortgage options.

Call 205-320-4142 or 800-633-8431 ext. 4142, or visit any branch location to learn more about how AmFirst business loans can help you grow your small business.

CONSUMER LOANS

Vehicle Loans

When you're ready to purchase that new or used vehicle you've had your eye on, call AmFirst. With a variety of terms and rates to fit your individual needs, we can put you in the vehicle of your dreams. We can answer most loan requests in 30 minutes or less. Utilize our website, Member Service Center, fax, mail, or branch offices. New car rates apply on the last three model years.

Please visit Auto Loans on amfirst.org to apply online.

Authorized Dealers

Over 100 Alabama car dealerships and many area boat dealerships make it easy to finance a vehicle or boat on the spot. In one easy step, you can purchase your vehicle and complete your loan documents at any of our participating dealerships. You will receive the same great lobby rates and convenient financing of up to 84 months that you would in any branch office. Just ask to finance through AmFirst when you purchase your next vehicle. Call 205-320-4000 or 1-800-633-8431 or visit our website at amfirst.org today for a list of participating dealers.

GAP – Guaranteed Asset Protection

The market value of a new vehicle begins to depreciate when you take possession, and insurance may not cover the entire amount of your loan if your car is totaled or stolen. GAP will reduce your financial burden by providing supplemental coverage to your automobile insurance policy.

Boat Loans

AmFirst offers financing on all types of boats and personal watercraft. Convenient, on-the-spot financing is provided through our authorized boat dealers. Ask for AmFirst financing when you visit their showrooms. For more information, visit amfirst.org or call 1-800-633-8431.

Authorized Boat Dealers

Visit amfirst.org and search “authorized dealers” using the top right search button for a current list of our dealers. (See previous information: Authorized Dealers)

Line of Credit

Enjoy the convenience of accessing your available line of credit by writing a check, using an ATM card, visiting one of our branches, calling Flash Talk, or using Online Banking. You can make your payments through payroll deduction or an automatic transfer from another AmFirst account. A personal line of credit loan can also be used as overdraft protection for an AmFirst Thrive™ Checking account. Overdraft protection helps protect you against miscalculations with your checking account.

Share-Secured Loans

If you don't want to withdraw the money in your savings, you can use it as collateral for a share-secured loan. Share-secured loans are also an excellent way to build or re-establish credit or use your money to leverage a loan.

Loan Protection

Check with your local branch about Loan Protection including Credit Life and Credit Disability coverage.*

**Certain restrictions apply. Available to qualifying members only.*

CONSUMER CREDIT CARDS

Whether shopping around town, online, or traveling, you can save money with the features of a credit card suited for your needs. We have a card that will fit your lifestyle. We offer you the option to pay your bill online or at any of our branches.

Please visit Credit Cards on amfirst.org to apply online.

Platinum Visa®

- No annual fee
- Our lowest-rate card
- No balance transfer or cash advance fee

Platinum Plus Visa®

- No annual fee
- 1% cash back on purchases
- No balance transfer or cash advance fee

Platinum Pro Visa®

- Low annual fee
- No balance transfer or cash advance fee
- Earn reward points on every purchase
- Earn, track, and redeem reward points for merchandise or travel

Secured Visa®

- No annual fee
- Helps build or improve credit
- No balance transfer or cash advance fee
- Credit limits up to \$5,000

Indie Visa®

- No annual fee
- No balance transfer or cash advance fee
- Designed for first-time cardholders looking to establish credit

To manage your credit card account online, log in to Online Banking at amfirst.org and click on the name of your credit card account. From there, you can view recent activity, sign up for eStatements, set alerts, and even request a balance transfer online.

ACCOUNT ACCESS AND INFORMATION

ATMs (Automated Teller Machines)

ATMs allow 24-hour access to your funds. AmFirst ATMs may be found at all of our branches and allow for:

- Withdrawals
- Loan advances
- Deposits
- Transfers

Debit cards and ATM cards may be used at many ATMs throughout the United States and in many foreign country locations. There is no fee charged for transactions at AmFirst or Walgreens™ ATMs in the state of Alabama. A fee may be charged for transactions at non-network ATMs. Please visit our website at amfirst.org for a list of our branch locations.

ITMs (Interactive Teller Machines)

Our ITM network allows you to access your account with the assistance of a video teller without the necessity of entering a branch to make the following transactions:

- Transfers and withdrawals
- Loan payments
- Deposits
- Check cashing

Our ITM video tellers work from our local Member Service Center and are fully equipped to provide the same great service you receive inside the branch. Service hours are 7am-6pm. Most ITMs function as ATMs during non-business hours.

Flash Talk

Use Flash Talk to manage your accounts any time from anywhere by calling 205-327-2328 or 1-800-524-6546 and entering your account number and personal identification number (PIN).

AmFirst Digital Banking

- Quick access to accounts and available balances
- More control over transfers and bill pay scheduling
- Mobile eStatements
- View and redeem your debit card reward points
- Link, view, and track outside accounts
- Member-to-member and account-to-account transfers
- Customizable alerts
- Card controls
- Personal financial management and budgeting tools
- Savings goals
- FICO Credit Score for members with a current loan
- Open new accounts and apply for loans
- Enhanced business services
- Integrated mobile app
- Customizable themes



**Don't just
dream it, own it.**

AmFirst has great rates on auto loans. And boat loans. And motorcycle loans. And really any loans. With a variety of terms and rates to fit your needs, your dreams really can come true. Like today. Because we don't just talk about helping our members—we actually do it.

amfirst.org



Digital Banking Platform

Do more with your money using our digital banking platform. Manage all of your financial needs from the convenience of any desktop or mobile device.

When you don't have time to visit us in person, we're always open online and on your phone. With our digital banking platform, you have access to all your AmFirst accounts at your fingertips 24/7, no matter where you are.

- Check your balance, set budgets, and more
- Pay bills, send money to friends and family, or make transfers
- Deposit checks with your phone camera*
- View eStatements
- Redeem rewards, open accounts, and apply for loans
- Set customized account and transaction alerts
- View your FICO Credit Score**

* We require a restrictive endorsement on all remote deposit checks.
Example: "For AFFCU remote deposit only," must be written on the back of each check along with the signature.

**Only available for members with a current loan. FICO Score updated quarterly.

To access your accounts online, enter your user ID in the Online Banking login on our homepage. First-time users should use the First Time User link to set up online access to their accounts. For more information on online banking, contact our Member Service Center at 205-320-4000 or 1-800-633-8431.

Download the AmFirst Digital Banking app on your iPhone® or Android® device. Login using the same user ID and password you have for online banking. Security includes the latest in SSL encryption and is backed by online banking secure sign-on.



Cross-Linked Accounts

Cross-linked accounts offer added convenience for using Flash Talk and online banking. Once in place, this service allows you to make account transfers from your primary account into other AmFirst accounts. To apply, visit any branch, or contact our Member Service Center at 1-800-633-8431.

CONVENIENCE SERVICES

Direct Deposit

This service allows you to have your paycheck or recurring government payment deposited into your AmFirst checking or share (savings) account. Once your account is opened and direct deposit is activated, deposits will begin and continue until you request a change through your employer, government agency, or AmFirst.

Payroll Deduction

Many AmFirst benefit partners offer payroll deduction. You may have a certain amount deducted from your paycheck each pay period and deposited to your AmFirst account. Payroll deduction may be directed to any account (savings, checking, or be used to make a loan payment). We can also deposit the funds to other designated AmFirst accounts with proper authorization. Loan payments are deposited into your share account until the specified due date each month.

Expedited Loan Payments by Phone and Online

Make your loan payment quickly and securely via phone or online using funds from your AmFirst checking or savings account. Types of loans you may make payments to are:

- Consumer loans
- Credit card
- Line of credit
- Home equity and home improvement
- Mortgage
- Personal loans

Contact our Member Service Center during normal business hours to make a same-day or next-day payment to your loan. Also, you can use the online payment center 24/7 to quickly and securely make your loan payments. Visit amfirst.org "Make a Payment" (located under the Online Banking login boxes).

SECURITY ENHANCEMENTS

AmFirst Alerts

Set up custom alerts from your AmFirst mobile app.

If we suspect unusual activity on your debit card, we will send you:

- A text message from short code 47334 detailing the purchase
- An email from alerts@amfirst.org detailing the purchase

The text message will ask if you authorized the purchase. You will need to respond "Yes" or "No." If you respond "No," your card will automatically be shut off.

If the transaction is not recognized, please call the phone number in the text or email you receive. Do not ignore the text messages. This may result in your card being blocked.



ADDITIONAL SERVICES

Safe Deposit Boxes

Safe deposit boxes help protect your valuables and important documents. Safe deposit boxes are available for rent at our Birmingham, Bessemer, Ensley, Gardendale, Hoover, Hueytown, Inverness, Lakeshore, Leeds, McCalla, Oxford, Pelham, Roebuck, Talladega, Trussville, and Vestavia Hills locations. Boxes are rented annually and are accessible during regular AmFirst business hours.

Visa® Gift Cards

A Visa gift card is the perfect gift. You simply choose the amount that you want to give and your recipient can use the card anywhere Visa is accepted! With a Visa gift card, there's no worrying that your gift will not be appreciated or is the wrong size or color—it's the perfect gift for everyone! Visit any branch location to purchase gift cards.

Visa gift cards require a \$25 minimum purchase amount and a nominal fee.

Visa® Prepaid Card

Our reloadable cards allow you to pay with protection in-store, online, or over the phone.

The cards are:

- Reusable – reloadable for the life of the card
- Convenient – easily load funds online, in-branch or via direct deposit
- Secure – spend confidently online with a card unattached to your checking or share account
- Accessible – check balances online or by phone

Our reloadable cards prevent over-the-limit expenses, and you can waive the monthly fee just by setting up direct deposit. You can also check balances and withdraw funds worldwide with ATM access. Your card is personalized with your name embossed on the front.

All Branches Offer the Following Services

- Redeem savings bonds
- Notary-signature guarantee

A Program to Help You Plan Your Financial Goals

AmFirst Financial makes available a variety of insurance and investment products that complement those offered by your credit union. This program can provide access to a package of products that can help you address your personal financial objectives—whether those objectives involve saving for a home, providing a college education, or planning a comfortable retirement.

The AmFirst Financial representative—a dedicated career professional carefully selected and trained to serve credit union members—can work with you to help you pursue your personal financial goals and provide information on the following services and products:

- Retirement planning
- Investment planning
- Insurance planning
- Education planning
- Wealth planning

Build Your Own Financial Program

For most people, achieving and maintaining financial strength is a lifetime pursuit. It involves planning, preparation, performance, and follow-through at all three stages of the financial life-cycle:

1. Protection
2. Accumulation
3. Wealth management

Your representative at America’s First Financial is a fully registered, licensed and experienced investment and retirement planning professional who cares about people and is dedicated to helping them build financial strength and security for life. Call 205-320-4035 or 1-800-633-8431, ext. 4035 for a representative.

Securities and Advisory Services offered through LPL Financial. A Registered Investment Advisor. Member FINRA/SIPC. Insurance Products offered through LPL Financial and its licensed affiliates. America’s First Federal Credit Union and America’s First Financial are not registered broker/dealers and are not affiliated with LPL Financial. The investment products sold through LPL Financial are not insured America’s First Federal Credit Union deposits and are not NCUA insured. These products are not obligations of America’s First Federal Credit Union and are not endorsed, recommended or guaranteed by America’s First Federal Credit Union or any government agency. The value of the investment may fluctuate, the return on the investment is not guaranteed, and loss of principal is possible.

FACTS

What does AmFirst do with your personal information?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security number and account balances • Credit card or other debt and payment history • Transaction or loss history and wire transfer instructions
How?	All financial companies need to share members’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members’ personal information, the reasons America’s First Federal Credit Union chooses to share, and whether you can limit this sharing.

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION	Does AmFirst share?	Can I limit this sharing?
For our everyday business purposes such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes to offer our products and services to you	Yes	Yes
For joint marketing with other financial companies	Yes	Yes
For our affiliates’ everyday business purposes, information about your transactions and experiences	No	N/A
For our affiliates’ everyday business purposes, information about your creditworthiness	No	N/A
For our affiliates to market to you	No	N/A
For our non-affiliates to market to you	Yes	Yes

To limit our sharing:	<ul style="list-style-type: none"> • Call 800-633-8431 and speak with a <i>Member Services Representative</i> • Mail the form below <p>Please note:</p> <p>If you are a new member, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our member, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
Questions?	Call 800-633-8431 and speak with a <i>Member Services Representative</i>

Mail-In Form

MARK IF YOU WANT TO LIMIT SHARING

For our marketing purposes and our joint marketing with other financial companies

Name	
Address	
City	
State	
Zip	
Account Number	

MAIL TO: America's First Federal Credit Union
 Attn: Member Services
 P.O. Box 11349
 Birmingham, AL 35202

WHO WE ARE	
Who is providing this notice?	America's First Federal Credit Union
WHAT WE DO	
How does America's First protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does America's First collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • Open an account or apply for a loan We also collect your personal information from others such as credit reporting agencies or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes, including information about your creditworthiness • affiliates from using your information to market to you • sharing for non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to anyone else on your account.
DEFINITIONS	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> • None
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> • Our non-affiliates include insurance companies and financial companies
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • Our joint marketing partners include America's First Financial

OUR CORE VALUES

Integrity Based

The Board of Directors and Management have instilled the highest ethical standards for all business practices and personal conduct and will accept nothing less.

Member Focused

We are committed to consistently providing exceptional service and value to our members and pledge to treat every member with dignity and respect and in a fair and equitable manner.

Financially Sound

We maintain disciplined business practices to ensure that we have the financial resources to meet the needs of our members.

Community Commitment

We will be a valued corporate participant in the communities we serve by actively supporting organizations and events that improve the quality of life of our neighbors.

Employee Centric

We strive to maintain a corporate culture and learning environment that inspires, attracts, and retains highly talented and service-minded team members.

Money Matters

America's First Federal Credit Union has partnered with EverFi, a leading education technology company, to create AmFirst Money Matters, an online portal designed to give our members the opportunity to learn at their own pace about a wide range of financial topics. These short, interactive lessons will help you make more informed decisions and learn to better manage your money.

Visit amfirst.org/advice-education/education/money-matters/ to get started today.

Financial Education Workshops

Our team of experts is happy to present a variety of financial education workshops and presentations on topics such as:

- Home buying
- Credit building
- Saving
- Investing
- Planning for retirement
- Money management for kids
- Credit unions vs. banks
- Starting a small business

There are many additional topics our experts can cover with your group. We've done programs for schools, businesses, career fairs, benefit days, open enrollments, club meetings, community centers, and more. We may even be able to develop a special presentation just for you.

To request a presentation or workshop please email:

MoneyMatters@amfirst.org



YouFirst

CONTACT US

Member Service Center

Friendly and knowledgeable AmFirst employees can assist you by phone, fax, mail, or email with most credit union services. Our service center phone number is 205-320-4000 or toll free at 800-633-8431. You may contact us via email at: memberservices@amfirst.org. Emails directed to this email address should be limited to non-confidential communications. You should not include personal or confidential information such as account numbers, Social Security numbers, or other personal identifying information.

Branch Locations

AmFirst has 19 conveniently located branches to serve you. For a complete listing of locations, please visit amfirst.org/branches-atms

Following is a list of AmFirst phone numbers for your convenience.

- **Member Service Center**
205-320-4000 or toll free 800-633-8431
- **TDD (Telecommunication for the Deaf)**
205-320-4009 or toll free 800-650-6228
- **Lost/Stolen Credit Cards**
(24 hours, 7 days a week) 855-341-4650
- **Lost/Stolen VISA® Check Card**
(24 hours, 7 days a week) 866-673-6571
- **VISA®/MasterCard® Inquiry**
(24 hours, 7 days a week) 800-299-9842
- **Credit Card Information**
(regular business hours) 205-320-4000
- **Flash Talk**
205-327-2328 or 800-524-6546
- **Mortgage Loans**
205-320-4163
- **Wire Transfers**
205-320-4106
- **Collections**
205-320-4138