



SAVINGS
CHECKING
CREDIT CARDS
MORTGAGES
AUTO LOANS
INSURANCE
INVESTMENTS
BUSINESS
MISSIONARY SERVICES

- Was started by the Church to provide banking services to its employees
- Gives financial education through seminars and financial tips
- Has a charity foundation that helps missionaries
- Gives you special employee perks/discounts
- Sign up online, by phone, or in any branch

WE ARE *The DeHoyos* AND OUR WHY IS:

OUR FAMILY



DESERET FIRST
CREDIT UNION

YOU KNOW WHY | WE SHOW HOW

EMPLOYER GROUP **PERKS** EXCLUSIVE BENEFITS

\$100

for a new **CHECKING**
ACCOUNT with
direct deposit*

\$150

in bonus points on a
new **VISA REWARDS**
CREDIT CARD

\$200

off closing costs on
eligible **MORTGAGES**

.25%

discount on
AUTO LOAN rate

\$10

City Creek
food court
gift card

for new employees who
stop by our City Creek Branch
(143 E Social Hall Ave)

MEMBERS SINCE 2008 | FAMILY OF THREE



**SAVINGS | CHECKING | CREDIT CARDS | MORTGAGES | AUTO LOANS
INSURANCE | INVESTMENTS | BUSINESS | MISSIONARY SERVICES**

Deseret First Credit Union was created by the Church administration in 1955 to provide banking services to Church employees. As a full-service financial provider, we seek to understand each member's unique situation on the journey of life and help them accomplish their goals. Our motto is: "You Know Why, We Show How"

(Membership & eligibility required. OAC. Follow the links for details, eligibility & restrictions.)

Everything or One Thing: Whether it's all your financial needs or just a single loan or service, Deseret First is ready to assist. Want to make the switch? Deseret First is your one-stop shop for all of your banking needs.

Anytime, Anywhere Access: Enjoy account access at your fingertips through online banking and mobile apps with powerful features including budgeting, card controls, mobile deposit, and access to outside accounts. Visit any of our 13 branches in Utah or 5,600 shared branches and 30,000 ATMs nationwide. You don't have to live in Utah to use our services.

Get Started with Special Employee Perks: Employees of the Church and its affiliate businesses get special perks up to \$250 for setting up a "First Choice" Rewards checking account with direct deposit and opening a Visa Rewards credit card. Plus, get discounts on auto and mortgage loans and refinances. <https://www.dfcu.com/about/family/employer-group-perks/>

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Hassle-Free Loans: Enjoy easy access to an auto loan, home loan, RV loan or personal loan. Refinance your existing loans to save money or tap into your home equity. We work hard to bring you low interest rates and minimal fees with a hassle-free experience. Friendly lending experts will answer all your questions, and the process can all be done online.

Home, Auto & Life Insurance: Our partner, Deseret Insurance Agency, will shop multiple insurance providers to find the best price at the desired level of coverage for you. Get a free quote to see how you can save. <https://www.deseretinsurance.com/>

Investment Services: Offered through CUSO Financial, LP, there are many options available to help you invest in your future. <https://www.dfcu.com/services/preparing/investment-services/>

Mission Savings Fund: Save for a future mission for yourself, your kids, or grandkids. It works like a share certificate ("CD") with unlimited deposits up to \$15,000. Plus, it earns higher interest than regular savings. <https://www.dfcu.com/accounts/savings/mission-savings-account/>

Missionary Services: Missionaries serving in the field get dedicated support, waived ATM/international fees, credit building assistance and more. <https://www.dfcu.com/services/preparing/missionary-services/>

Financial Education: Deseret First seeks to educate its members and the community through seminars/webinars and a financial tips newsletter. Seminars are available on the following topics, and links can be provided to watch recordings:

- Making a Personal Budget
- 10 Ways to Cut Expenses & Plan For The Future
- Building Good Credit & Borrowing Tips
- Avoiding Fraud & Identity Theft
- First Time Home Buyer
- Should I Refinance My Home?
- Financing Your Dream Home or Home Remodel
- HELOC's & 2nd Mortgages: How They Work
- Auto & RV Buying Tips

Serving Our Community: The Deseret First Charitable Foundation helps missionaries with financial hardships to purchase the needed clothing, shoes, luggage, and other supplies for their mission. Refer a missionary in need or make a donation to support the cause. <https://www.dfcu.com/foundation/>

Contact us anytime. We're ready to serve you! (801) 456-7000 www.dfcu.com

Questions? Contact Mike Stott at mike.stott@dfcu.com

