

# SIMPLE WAYS TO RAISE YOUR REWARDS

With the rollout of the simplified Relationship Rewards on July 1<sup>st</sup>, it's easier than ever to level up for more rewards! Here are some simple ways that you can earn points to qualify for extra perks like free services and loan discounts.

## Transacting:

-  Have your paycheck directly deposited
-  Set up automatic bill pay for monthly bills

Use your debit card to:

-  Buy gas
-  Pay for your morning coffee

## Saving:

To save \$10,000, try:

-  Using our free budgeting tool on the Desert Financial app
-  Automating monthly transfers to savings
-  Get a savings certificate with Desert Financial

## Borrowing:

Earn 1 point when you get a loan for one or more of these things:

-  Buy a home
-  Purchase a vehicle
-  Get a HELOC

**Already have at least 1 point?** Take advantage of Relationship Rewards discounts<sup>1</sup> when you buy a vehicle or get a home equity line of credit!

# 3 AZ ROAD TRIPS WORTH THE DRIVE

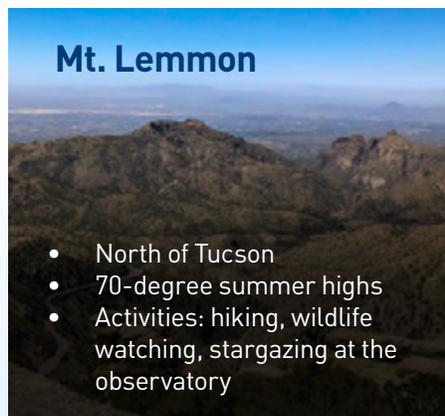
If you're short on time, a quick summer road trip could be the best way to get the most out of your vacation. Here are three Arizona destinations to consider:

### The Grand Canyon



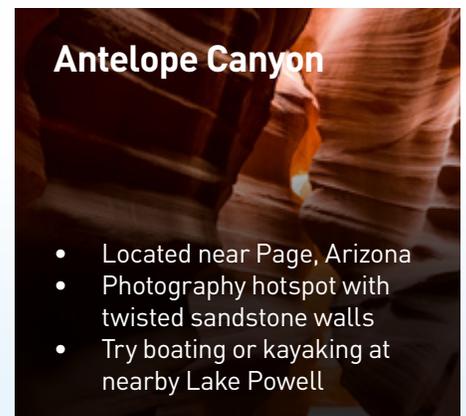
- One of the 7 Natural Wonders of the World
- 4 hours from Phoenix
- Stay at Bright Angel Lodge or El Tovar Hotel

### Mt. Lemmon



- North of Tucson
- 70-degree summer highs
- Activities: hiking, wildlife watching, stargazing at the observatory

### Antelope Canyon



- Located near Page, Arizona
- Photography hotspot with twisted sandstone walls
- Try boating or kayaking at nearby Lake Powell

 Want to save some extra trip money? Refinance your vehicle with Desert Financial and you'll enjoy up to **\$500 cash back**<sup>2</sup> and a 90-day vacation from payments!<sup>3</sup> Plus, you could potentially level up in Relationship Rewards with your new loan.

<sup>1</sup>For consumer and home equity loans, subject to credit approval and applies to new money loans. May not be combined with any other rate discounts or promotional offers. <sup>2</sup>The cash back is paid based on 1% of the total loan amount (\$10,000 minimum), not including any additional loan dollars toward ancillary products (Guaranteed Asset Protection [GAP], Mechanical Breakdown Protection [MBP]). The cash back will be deposited into your Desert Financial savings account within one business day of the loan funding. Maximum cash back amount is \$500. Cash back amounts are subject to all applicable taxes and are the responsibility of the member. Offer available for the refinancing of non-Desert Financial auto loans only and is valid for a limited time only. <sup>3</sup>First payment may be deferred for up to 90 days from loan date. Your loan will accrue interest during that time. Some restrictions apply. See a representative for details.

# SAVING UP WHILE GROWING UP

When is the best time to start teaching kids about money? Right now. The earlier children learn how to take care of their funds, the more likely they are to be able to successfully manage their money later on. Here are four reasons to open a Desert Financial savings account for your child or grandchild:

- 1. They learn about money:** Kids experience firsthand the benefits of saving for future needs, including earning interest.
- 2. It gives them a responsibility to manage:** Start out by having each child check their account monthly, and gradually give them more tasks to start independently handling their account.
- 3. Goals become easier to understand:** Children can set savings goals and learn to accomplish those goals, which is a vital skill in early adulthood!
- 4. You're helping them get a head start:** When your kids are ready to go to college, they will be much closer to earning the Relationship Rewards Loyalty Bonus Point for 20+ years of continuous membership!

## WHAT IS HOME EQUITY?

*Find out about the value that could be hidden in your house.*

You've probably heard friends or family talk about having equity in their home. You've seen television advertisements or offers for home equity loans and lines of credit. But, what exactly is home equity?

Put simply, it's the amount of your home that you actually "own." Home Equity is the fair market value of your home minus any loans you have on the property. While technically you own a home the moment you sign the final paperwork on your purchase, your lender is using your home as collateral for your mortgage loan.

**Want to tap into your home equity and get cash for remodeling, redecorating or more?** Visit [DesertFinancial.com/HomeEquity](https://DesertFinancial.com/HomeEquity) to get started.

 **REWARDS**  
.25% discount on consumer loans<sup>4</sup>

 **REWARDS+**  
.50% discount on consumer loans<sup>4</sup>

At the Rewards or Rewards+ level, you could qualify for a loan discount on your HELOC! When you get a home equity line of credit with Desert Financial, you'll also earn the Borrowing point for Relationship Rewards if you don't already have it. That could potentially increase your rewards level!

## SIX STEPS TO GETTING A WILL

Maybe you've been planning to make a will but haven't had the time. Or perhaps you haven't even considered how to protect your assets and your family for the long-term. Either way, if you're looking toward the future, here are six steps to take when creating your will:

- 1. Plan for your property:** Think about the assets and items you'll want to include in your will.
- 2. Choose your beneficiary:** Select your main beneficiaries, as well as backups (contingent beneficiaries) in case your primary choices aren't able to inherit for any reason.
- 3. Select an executor:** This is the person tasked with carrying out your wishes.
- 4. Think about the children:** Make a plan for guardianship in case another parent or guardian is unable to care for your kids. You may also want to designate an adult as a property guardian if you plan to leave minor children your assets.
- 5. Get help making your will:** A Desert Financial Wills & Trusts advisor will walk you through the steps to ensure your will is created, formalized and signed. Don't forget: You can earn up to \$150 off a will or trust with Relationship Rewards!<sup>5</sup>
- 6. Keep it safe:** Locate your will somewhere where it can be easily accessed by your executor.

<sup>4</sup>For consumer and home equity loans, subject to credit approval and applies to new money loans. May not be combined with any other rate discounts or promotional offers. <sup>5</sup>Document preparation services are offered through Desert Financial Federal Credit Union; an Arizona Supreme Court Certified Legal Document Preparation Business Entity (CLDP #81024). Legal document preparation services are not insured by the NCUA and have no credit union guarantee.