

Financial Connection



First Financial
CREDIT UNION

April 2011



www.firstfcu.org

Our home loans are the perfect shade of **GREEN...**

It's a terrific time to purchase, refinance or access the home equity you've built. Our friendly loan experts find the financing that best suits your needs and walk you, step by step, through the approval process.

- Mortgage
- Refinance
- Home Equity Loan or Line of Credit

To check current rates or apply, visit www.firstfcu.org, stop in or call 847-676-8000 today!

Buying a new home?

Contact our mortgage consultant Larry Levine at 773.305.7021 or email him at llevine@aandnmortgage.com to get started!

*Standard credit qualifications and some restrictions apply. This is not a commitment to lend. This is an advertisement. A and N Mortgage Services, Inc. is an Illinois Residential Mortgage Licensee and an Equal Housing Lender. #MB 0006638 #NMLS 19291. 1945 N. Elston Ave. Chicago, IL 60642 This rate will be effective for 30 days March 15th-April 15th, 2011.

To keep you up-to-date on what is going on at FFCU, the *Financial Connection* newsletter is now available monthly! We've kept the most relevant news and financial advice, while losing some of the bulk, so you'll be sure to get timely information that affects you and your financial well-being. The most recent newsletter will come with your paper statement or pop-up when you check a new e-statement. For members who don't receive monthly statements, we'll have extra copies available in our lobbies, at www.firstfcu.org, or provide your e-mail address and we'll send it to you electronically. By getting you the current news, FFCU is putting you first, and we hope you enjoy the change!

15-yr mortgage
AS LOW AS
3.99%
4.129% APR*
Through April 15th

Not ready to buy a new home? Take advantage of your time to Maintain & Build Your Home's Value

If you aren't planning an immediate move, use the time you have to maintain and improve the future value of your biggest single asset – your home. Use the following checklist to make a plan.

Are you maintaining value?

- **Kitchen & bath:** Inspect plumbing, grout and caulking on tile countertops and around the sink.
- **Basement:** Check foundation for leaks.
- **Attic & roof:** Water proof against leaks, keep gutters clean, & invest in insulation & pest control.
- **Home exterior:** Paint, siding, bricks/stucco & masonry should be free of cracks.
- **Asphalt and concrete:** Repair cracks and buckles.

Can you add value?

- **Basement waterproofing:** At an average of \$3,000, this usually recoups more than 100% of its cost when the house goes on the market.
- **Kitchen updates:** Completely refinishing an outdated kitchen averages \$8,501 and nationally recoups 94% of its cost.

- **Bath updates:** A full bath recoups at least 90% of its \$15,000 average price tag, with a second bath adding more value than a third.
- **Natural materials:** Neutral ceramic tile, hardwood floors, and granite look great in a home and wear better than linoleum.
- **Curb appeal:** A good first impression – mowed grass, new mulch and trimmed bushes – adds as much as 5 to 10 percent to the value of the home.
- **Good windows:** Anderson, Pella and other brands offer energy efficiency, and a good natural light contributes to a more spacious feel.

Ready to get started?

Talk to our friendly, knowledgeable loan department about our competitive Home Equity Loan or Line of Credit. Rates are still low, and borrowing against your home's equity to build its value is an especially smart investment in today's economy.



What COLOR is INDEPENDENCE?

Teens: Start building your credit with a flexible loan... and credit card!

We know most teens probably don't have a credit history yet. That's OK. Our **First Auto** loan can help start building that all-important credit score. We also work with you to get approved without a co-signer.

- ✓ flexible payment options
- ✓ flexible loan amount
- ✓ flexible approval requirements



PLUS to help handle auto repairs and keep your new ride fueled up, you may qualify for a low-limit credit card! Talk to us today!

Considering a newer vehicle this spring? Three important car-buying rules have changed

Buying a car is still one of the biggest purchases you'll make. But it's a different world than it was even a few years ago. And while many of the common-sense rules for buying a car are still the same, a few new ones may surprise you.

New Rule #1: Spend LESS than 20% of your monthly budget on all car payments. With fuel costs on the rise, you should plan for a lower payment in order to comfortably accommodate maintenance and repairs.

New Rule #2: A new car may actually be a better deal than used. You've probably heard that a new car depreciates the minute you drive it off the lot, but there are now other factors to consider. Used car demand has driven up pricing, interest rates are often higher on used cars so you may pay more for financing over time, and older vehicles do not include some of the fuel-efficient features.

New Rule #3: The dealership is rarely your best source for information. There is a wealth of unbiased information available online, including FFCU's Auto Resource Center. Arm yourself with relevant information to deal from a position of logic and get more for money in the showroom.

But This Rule Still Applies

Make sure to include FFCU when shopping for the best financing. Not many people qualify for the 'zero-perfect financing' advertised by dealerships. Let us help you compare the dealer financing to ours—apples to apples.

Better yet, get pre-approved for your financing here. We work with your budget and won't try to talk you into more than you can afford. Unlike dealerships, we exist to improve our members' financial future!



Credit Union Holiday Closings

Memorial Day Saturday, May 28th & Monday, May 30th
Independence Day Monday, July 4th

For a complete list of Holiday Hours for 2011, visit www.firstfcu.org and click on the "Hours & Locations" tab. As always, you can access your accounts 24/7 by using CU*Talk (phone access), It'sMe247 (home banking) & ATM/Debit.

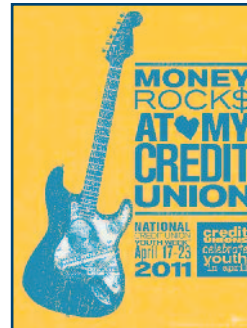
Introducing your 2011 Board of Directors

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 David R. Wheeland, *Secretary*
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Main Office
 5550 W. Touhy Ave.
 Skokie, IL 60077
 (847) 676-8000
 Check www.firstfcu.org for branch hours and locations.

Important Phone Numbers:
 CU*Talk: 888-379-0013
 Loan Connect: 800-311-3841
 Lost/stolen Debit Card: 800-682-6075
 Lost/stolen Credit Card: 800-991-4964



Bring your kids in to any of our branches during the month of April for a treat and a chance to **WIN \$100 in the Youth Savings Challenge!**

Stop in or call for more details.

Banks continue to pump up checking fees.



Burst that bubble by switching to FFCU's free share draft account today!

While banks continue to make a profit on checking account fees, FFCU puts you first by continuing to offer free share draft accounts. FFCU will always provide a safe haven from those pesky fees.

COMPARE A BANK CHECKING ACCOUNT WITH OURS		
	Bank Checking Account	FFCU Share Draft Account
Minimum Deposit to Open Account		\$0
Minimum Balance		\$0
Debit Card		Free
Online Banking		Free
Online Bill Pay		Free
Phone Banking		Free
Transfers from an Overdraft LOC		Free
Teller Transactions		Always Free

No tricks, no gimmicks, no fine print followed by "otherwise, \$\$ fee." If your account is not completely free, talk to one of our friendly Member Service Representative about opening a share draft account today!

MEMBERS-ONLY DISCOUNTS

Check this section of upcoming newsletters for new ways to save!

COUPON

50¢ OFF
purchase of \$1 or more.

First Financial Credit Union members only. Non-transferable. No photocopies accepted. Valid only at 3910 W Touhy Ave. Lincolnwood, IL 60077. **Coupon expires 4/30/2011.** Other restrictions may apply. Visit www.dunkindonuts.com for terms and conditions of all discount offers. No cash value.