

Financial Connection



First Financial
CREDIT UNION

December 2011



www.firstfcu.org

Plenty of Contests means...

Plenty of Winners!



FFCU would like to thank everyone who participated in our contests this year and congratulate everyone who won our prizes! We had great member participation in all of our celebrations, events and contests, and we will be bringing you more opportunities to get involved and win some great prizes again next year.

75th Anniversary Winner: Travis M.

Travis was the lucky winner of our 75th Anniversary Celebration's Grand Prize drawing for \$750. Travis was extremely surprised to win and said he would be putting the money towards his education, as he is currently a student. Congratulations Travis!

tickets to see Vicente Fernandez in concert, a \$50 gift card, and a \$25 gift card. Everyone enjoyed the event. The lucky winner of the tickets was Gabriel, the \$50 gift card was given to Jose, and Margarita received the \$25 gift card.



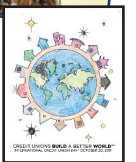
Website Survey Winner: John A.



John won a new Sony Reader Pocket Edition for giving us his valuable feedback on our new website that was launched in September. John is an employee of one of our Select Employee Groups and is very happy with his new eReader.

Our youngest & most colorful contest had 2 winners and 2 runners-up: Julia B., Esha P., Julian R., and Angelina C.

The Kirby Kangaroo Club's 2nd Annual Coloring Contest had many beautiful and creative entries this year. Julia B. was selected as winner of our 8-13 year old age group and received an iTunes gift card. Esha P. was selected as winner of our 7 and under age group and received a Target gift card. Julian was runner-up for the older group, and Angelina was runner-up for our younger group, both of whom received AMC movie tickets. Congratulations to everyone, and thank you for your hard work!



Raffle Winners from "Que es un Credit Union?" celebrating Hispanic Heritage Month: Gabriel M., Jose B., and Margarita N.

FFCU hosted a night of engaging conversation about Credit Unions with our Spanish speaking members. Attendees were entered in a drawing for 2



We are your Holiday Headquarters!

Go ahead and splurge this holiday! Our Holiday Loan carries a really LOW interest rate, so it's a great way to consolidate gift purchases and avoid high-interest credit card debt. Ask us for an easy application today!

Need shopping cash? When you're not close to one of our branches, it's FREE to get cash back at retailers (grocery or department stores). Also, surcharge-free STAR ATMs are available nationwide. To find the one nearest you, go to www.firstfcu.org, and click the "Locate ATM" button on the left.



First FCU Marketing Director Honored

This fall our Marketing Director, **Jennifer Kulkoski**, was selected to be a part of the Filene Research Institute's i3 group, which was a great honor for Jennifer and puts FFCU at the front of future credit union innovation.



The Filene Institute — named in honor of Edward Filene, the father of U.S. credit unions — is dedicated to scientific and thoughtful analysis about issues affecting the future of consumer finance and credit unions. Filene i3 stands for Ideas, Innovation, and Implementation and is a work group of innovative, insightful and energetic credit union professionals who have not yet reached the CEO level, but are in a position with substantial responsibility. i3ers strive to be transformational leaders in building the future of credit unions and to create new ideas, innovate and implement for the benefit of the credit union industry.

Jennifer will serve a 2 year term as an i3 innovator along with approximately 30 other credit union professionals from all over the US and Canada. During her term, she will work with groups of 3 other innovators every 6 months to identify, develop, and implement a new and innovative idea which addresses a major issue, problem, or opportunity facing credit unions.

Saturday Service with a SMILE... On Jan 7th, our Touhy branch will begin offering full service — even loan processing — on Saturdays. Stop in and see us!



In the market for a new car? ❄️ ❄️ Avoid these 3 winter buying mistakes

❄️ ❄️ Mid-winter is a great time to buy a new (or new-to-you) car, truck, van or SUV. You can test drive it on more challenging road conditions, and auto dealerships are eager to post sales during months when the average consumer stays snug at home. To get the very best deal, however, steer clear of these easy blunders.



Mistake #1 - Waiting until the New Year

"Between Christmas and New Year's is absolutely a dead, dead time at the dealerships," says Lauren Fix, automotive author. Salespeople will make more aggressive cuts during this week than any other time of the year. It's worth your while to car-shop when everyone else is returning unwanted sweaters!

Mistake #2 - Buying last year's model

While experts *usually* advise that you can get a better price on the still-new models from the previous year, the savings may not be worth it by the very end of the year. Why? The number one cost that new car owners face is depreciation, and the 2011 model already has a year's worth of depreciation. If you buy a new car every two to three years, consider this year's model instead.

Mistake #3 - Financing at the dealer

It's sleeting, and the last thing you want to do is make another stop on your car-buying journey. Don't! But don't let the dealer talk you into high-interest financing either. Call our friendly Loan Officers and let us help you complete a quick application. Credit union financing is consistently the lowest cost option. Better yet, use our online Auto Resource Center BEFORE you go shopping. You'll find discount pricing options, research tools, and an easy way to get your loan pre-approved. Check www.firstfcu.org/financial-center/auto-resources today!

MEMBERS-ONLY DISCOUNTS

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

DISCOUNT TICKETS

Remember: AMC movie tickets are available in our office. Gold tickets are \$8.00 and silver tickets are \$6.50.

SPECIAL OFFER

Stop into First Financial Credit Union to pick up a

VIP

Discount Card

which entitles members to:

- \$25 towing discount
- \$50 discount on collision repairs over \$500
- receive a free gift for referring a friend

First Financial Credit Union members only. For more information, visit www.linmarmotors.com or call 847-965-4200. Offer may expire without notice. Other restrictions may apply.



SPECIAL OFFER



10% discount

Please bring your proof of credit union membership to the rental office and save on everyday low rates. Use code 15D6669

First Financial Credit Union offers this discount to members in association with the Illinois Credit Union League. See additional disclaimers at www.enterprise.com. Offer may expire without notice. Other restrictions may apply.

SPECIAL OFFER

VISA Gift Cards solve all your holiday dilemmas.

- \$3 activation fee
- Amounts from \$10-\$500

Credit Union Holiday Closings

Saturday, December 24th
Monday, December 26th
Christmas Holiday

Saturday, December 31st
Monday, January 2nd
New Year's Holiday

For a complete list of Holiday Hours for 2012, visit www.firstfcu.org and click on the "Contact Us" link. As always, you can access your accounts 24/7 by using CU*Talk (phone access), It'sMe247 (home banking) & ATM/Debit.

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

