

Financial Connection



First Financial
CREDIT UNION

February 2012



www.firstfcu.org

Try our new APP & you could **WIN \$100!**

Now available on both the Android and Apple markets, our new app's name is "FFCU" (just search 'ffcu' to find it). Download it today:

- > Stay connected with us
- > Monthly product promotions
- > Cool events
- > And more!

To enter our \$100 prize drawing...

Tweet about how you used our app with #firstfcu or post it on facebook/firstfcu.skokie. (One entry per new content post. Post more uses for additional entries!) We'll be giving away \$100 **each** Wednesday of February starting on the 8th, based on the previous week's entries. Hurry—the last day to enter is February 28th!



No purchase necessary. Four Prize Winners will be selected — one each on February 8, 15, 22, and 29 — by a random drawing from all qualified Twitter or Facebook messages received from First Financial Credit Union members during the previous week. Eligible members can enter the contest by posting a message on either social media website (new content posts only; copy/pasted posts do not qualify). Visit or call First Financial Credit Union for complete details. Void where prohibited by law. Terms and Conditions may apply. Prize of \$100 will be deposited to winning members' Share Savings Accounts. For tax purposes, a 1099 form may be issued.

Improve Your Financial Picture with ONE easy touch-up



Your credit card is an important element of your financial landscape. Are

you happy with yours? If your balances or rates are too high, consider this simple fix.

First Financial Credit Union makes it easy to transfer higher rate balances to our low-interest credit cards. At a rate as low as **9.99% APR***, our cards are masterpieces of member-friendly features, including NO annual fee, NO balance transfer fee, NO cash advance fee, world-class features, and worldwide acceptance wherever you see the Visa logo.

If you don't yet carry our card, apply today! Credit unions practice the art of improving members' lives, rather than profiting from

high rates and fees. Paying less in interest each month adds up to more money in your pocket, and/or a shorter repayment schedule. We will transfer the balances of any other institution's loan or credit card to our credit card, up to your approved limit.

NEW! FFCU VISA Access on ItsMe247

Just log in to Online Banking to transfer funds both to and from your VISA account. With NO CASH ADVANCE FEE, this makes your VISA account even more flexible!

Take charge of your finances and enjoy the enlightenment of a truly competitive rate. Just ask us for a Balance Transfer form. Apply online at www.firstfcu.org, call us at **847-676-8000**, or talk to one of our friendly staff members!

*APR=Annual Percentage Rate, subject to change. Rate shown is our lowest rate; your rate may vary based on your credit history. Not a promise to lend; standard credit qualifications and some restrictions apply.

Federally insured
by NCUA





ANNUAL MEETING ANNOUNCEMENT

Monday, February 27th
5:00pm - 5:30pm
5550 W Touhy Ave, Skokie
(lower level conference room)

Please come join the Board and Staff for our Annual Meeting. We'll review the events of 2011 and share our vision for 2012—including the schedule for our move to the new main branch at 2942 W. Peterson Avenue in April 2012. Please join us!

Light refreshments will be served. Kindly RSVP to Jennifer at 847-676-8000 x106 or jennifer@firstfcu.org.

REMI N D E R

Enter Your Email For a Chance To
WIN A GPS SYSTEM!

It's easy to enter!

- Visit It's Me 247 Online Banking and click "My Personal Information" under the "Preferences" tab.



—OR—

- Submit your email address to any of our friendly staff members.

One (1) Prize Winner will be selected on or about March 5, 2012 by a random drawing from all qualified entries received by a participating credit union between January 1, 2012 and February 29, 2012. Eligible members can enter the contest by entering their email address in It's Me 247 online banking. No purchase necessary. Visit or call First Financial Credit Union for complete details. Void where prohibited by law. Terms and Conditions may apply. © 2012 CU*Answers Web Services ~marketing/2012/cuoverdrive

Don't give Uncle Sam any extra money! Members-only Tax Prep Discount



FFCU members can save 10% on TurboTax® Online Deluxe with a special discount from Invest In America. Get started early! Just click the TurboTax® link on our website at www.firstfcu.org.



Get your maximum tax refund faster! Include FFCU's routing number—**271989112**—along with your account number on your tax forms. Questions? Call us!

MEMBERS-ONLY DISCOUNTS

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

SPECIAL OFFER



Just in time for
Valentine's Day...

Save \$15

on flowers & gifts
from FTD.

Start saving today! Visit
www.ftd.com/investinamerica



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.

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

Lost/Stolen Cards: During business hours 847-676-8000

After hours for Debit Cards: 800-682-6075

After hours for Credit Cards: 800-843-5073

