

For the members of First Financial Credit Union

New Year - New Faces of FFCU!

A message from the CEO

As we enter a new decade and our 75th year of service, the Board and Staff of FFCU would like to welcome the following new additions to our Board, Staff, and Family: Margaret (Meg) Colbert—our newest Board member; Melissa Rivera—our newest Member Service Representative; Kevin Clarkowski—our new Chief Financial Officer, and Bryleigh Fahrenwald—the newest addition to Kathleen Fahrenwald’s family.

Meg Colbert was appointed on November 22nd, 2010 to fill an open seat on our Board of Directors. Meg currently works as the Director of Business Services for Lutheran Social Services of Illinois, and holds a Bachelor of Science degree in Business Administration and Management from the University of South Florida. Meg has been a member of FFCU for many years, and looks forward to using her knowledge and experiences to help guide the credit union.

Kevin Clarkowski began working as FFCU’s new Chief Financial Officer in August. Kevin has a Bachelors degree in Accounting from the University of Massachusetts, with specialties in Cost and Financial Accounting. He has been working in the credit union industry for most of his professional career. A native of Wisconsin, he enjoys golf, tennis and biking.

Melissa Rivera was hired as an MSR in October. Melissa has 5 years of previous experience as an administrative assistant and 1 year of experience with a Financial Institution. She is also a mother of a nine-year-old boy named Julian, and she enjoys cooking and doing yoga in her free time.

Bryleigh Charlotte Fahrenwald is the new baby girl of Kathleen Fahrenwald, from our Accounting Department, and her husband, Kirk. Bryleigh was born on November 16th and weighed 9 lbs 12 ounces. She has one big sister, Bethlynn, who likes to help feed and change Bryleigh’s diapers.

Stop in and “show your face” to us — we value your comments and suggestions! They help us to be leaders in the financial industry, grow with changing technologies and regulations, and better serve you and your fellow members. We know you have many financial choices, and we take pride in knowing that the products and services we’ve developed make your life easier and improve your future. Your belief in the credit union mission of people truly helping other people is the basis for our 75-year tenacity.

Here’s to a great 2011!



How low can we go?

We’re lowering our rates to move you into a new ride!

NEW AUTO RATES
as low as 2.99% APR*

USED AUTO RATES
as low as 3.99% APR*

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Annual Meeting Notice

Thursday, February 17th, 2011

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 2010 and discuss plans for 2011. Refreshments will be served.

This year we have elections for 1 board seat, for a 2-year term. If you are interested in serving as a board member, please submit your intent in writing by February 1st to:

First Financial CU
Nominating Committee
5550 W Touhy Ave, Ste 102
Skokie, IL 60077

Remember, you are a member/owner, and you have a voice in the credit union. Your suggestions help us to lead the financial industry in technology you can use to simplify your money management and have more time to enjoy life. Hope to see you there!

Please RSVP to Ariana at 847-676-8000 x107 or email ariana@firstcu.org.

Thanks to everyone who helped make the 1st Annual Kirby Club Holiday Party a Success!

With about 20 fruit-snack munching, juice box slurping kids in attendance, FFCU's first annual Kirby Kangaroo Club Holiday party was declared a big success. The party was held on Saturday, December 11th from 10am-1pm at the main branch and was open to all FFCU Members, Kirby Club Members, and students from East Prairie Elementary and Park View Elementary who participated in Junior Achievement classes taught by FFCU volunteers.

We will post information for upcoming Kirby Club events on the FFCU homepage, so check back to participate in the future!



A Better Solution than Payday Loans

Our \$500 RapidCash loan is the low-cost alternative you can trust!

Ask us for details today!

NO CREDIT CHECK



How can you access your FFCU accounts electronically?

Let us count the ways



New! Mobile Web Banking: Take care of finances on the go from your smart phone. Access It's Me 247 Online Banking and all of its features directly from your phone.

It's Me 247 Online Banking: Review balances and transactions, transfer funds, apply for loans, make payments, and open savings and certificate accounts all from the comfort of work or home.

CU Talk Telephone Banking: Check balances, transfer funds, and verify deposits and cleared checks over the phone.

Easy Pay Online Bill Pay: Save time and money by paying your bills electronically. Send checks to anyone and anywhere, schedule recurring payments, monitor the status of payments, and save money on check ordering.

E-statements: The safer, quicker and more convenient way to view statements. Protect your personal information, view 18 months of previous statements, and help the environment.



For more information about any of these services, visit www.firstfcu.org or call 847-676-8000. With all the self-service options available, we dare you to find a place you don't have access to your account!

Help the teens you know become financially savvy

Next Money Mission session starts Jan 10th

Money Mission is the online simulation that teaches real life financial skills to teens. The next session starts on January 10th, so tell the teens you know to sign up at www.firstfcu.org. You'll know that they are learning valuable skills and at the end of the session, any college-bound seniors will be eligible to win college scholarships!



Haven't heard about Money Mission?

Money Mission is about the choices we make in life and how those choices impact our lives. For instance, are you constantly working to pay for your rocket car and fancy cell phone? Or do you cruise the simulated world of Mission Heights in your yellow hornet and have cash left over to take advantage of the fun opportunities that pop-up? Have you been saving for retirement? How did that last change in the stock market affect your net worth? Money Mission will help prepare teens for the next step in their lives and will help them become better investors and borrowers.

It's that time of year Think about your contributions or opening a new IRA



Even though deductions must be made by Dec 31st, IRA contributions for 2010 can be made until April 15th, 2011. Additionally, any ROTH IRA contributions are tax deductible on your 2010 taxes.

This is the perfect time to add to your account to meet the yearly limit or consider opening a new account. For the 2010 tax year, you can contribute up to \$5000 if you are under the age of 50, and up to \$6000 if you are over 50.

FFCU offers Traditional, Roth, and Coverdell IRAs, and investments can be in the form of either savings or CDs. Call 847-676-8000 or talk to a Member Service Representative at a branch for more information. Get on the right track for retirement or put money aside for your children.

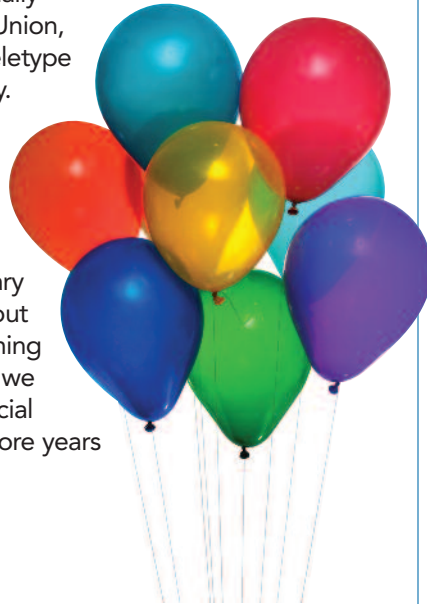
Not just a new year...

2011 is Our 75th Anniversary



It's true — First Financial Credit Union has been around since the spring of 1936! Originally formed as Teletype Employees Credit Union, it provided a place for employees of Teletype Corporation to save and borrow money. Over the years, First Financial has expanded, changed its name twice, and became a community based Credit Union.

We'll be commemorating our anniversary with contests and promotions throughout the year, so look for news about upcoming events to help us celebrate. As always, we are glad you've picked us as your financial institution and look forward to many more years of service!



Credit Union Holiday Closings

Monday, January 17th
Martin Luther King Jr. Day

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.

Where to find us

Office locations and important telephone numbers are as follows:

Main Office

5550 W. Touhy Ave.
Skokie, IL 60077
(847) 676-8000

Lutheran General Hospital Branch

(Advocate Healthcare employees only)
1775 Dempster Street
Park Ridge, IL 60068
(847) 723-8046

S & C Electric Branch

(S&C employees only)
6601 N Ridge Blvd
Chicago, IL 60626
(773) 338-1000 x2393

Alcatel-Lucent Branch

(Alcatel-Lucent employees only)
2701 Lucent Lane, Room 8D 134
Lisle, IL 60532
(630) 713-1884

John Crane Branch

(John Crane employees only)
6400 Oakton St
Morton Grove, IL 60053
(847) 967-2445

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

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