

# Financial Connection



**First Financial**  
CREDIT UNION

January 2012



[www.firstfcu.org](http://www.firstfcu.org)



The Board of Directors, Staff, and I hope your holidays were full of family, friends and good cheer.

My hope for 2012 is that you benefit from being a member of the credit union and will utilize all of our services as we continue to grow. Do you know that our Credit Union is one of less than 7500 member-owned and operated financial institutions in the United States? Your money stays here, works here, and helps other members. Working together, we can accomplish great things.

This year's **Annual Meeting** is scheduled for 5-6pm **Monday, February 27** at 5550 W. Touhy Ave in Skokie. Please plan to attend and participate. You deserve an update on your Credit Union's status and goals as they fit into the larger picture of our current national and world economy.

A few suggestions for starting your own new year on firm financial footing:

- **Set savings goals.** *Did you reach your goal in 2011? What is your goal for 2012? Talk to us about the best way to achieve it.*
- **Review CDs that will mature in 2012.** *Research where you may want to put your money next. Interest rates at present are very low, so you may not want to lock in for more than six months, but remember — even small gains count!*
- **Check your credit card balances.** *Too high? Talk to us about a debt reduction plan. Are any close to being paid off? Consider making double payments to pay them faster.*
- **Get a free copy of your credit report.** *Hopefully your credit score is above 760. If not, ask us for steps to get it there or higher. Consumers with higher credit scores benefit from better interest rates on loans.*
- **Make a difference.** *Start or add to a share savings account at the credit union for your children, grandchildren or other young relatives. It's a great way to get children in the habit of saving and ensure a brighter future.*

On behalf of everyone at First Financial Credit Union, we hope 2012 finds you healthy and that it will be a prosperous year for you and your loved ones.

*Patrick Basler*  
President/CEO

Federally insured  
by NCUA



**It's Me 247**  
Online Banking



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 for entry.

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



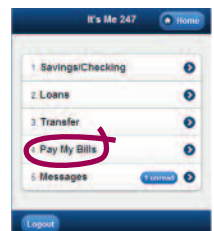
**EASYPAY for iPAY**  
Now Available for  
Mobile Web Banking!

Ready for the next wave in financial convenience? You can now pay bills securely right from your smart phone! If you're enrolled in EasyPay through It's Me 247 online banking, and also use our Mobile Web app, you may have already noticed the new "Pay My Bills" button in the entry screen (shown below).

Once you accept the new Use Agreement for iPay (right on your phone), you'll be able to:

- Schedule new payments
- Manage existing (pending) payments
- View payment history
- View existing payees

To enroll and access all the latest financial technology at your credit union, visit our website at [www.firstfcu.org](http://www.firstfcu.org) and click on the It's Me 247 link.



# DON'T MISS THIS! FFCU MEMBERS ONLY FREE HOME APPRAISAL SEMINAR

**Guest Speaker: Terry Pope from City Wide Appraisals**

## Who Should Get an Appraisal?

**Home Buyers**—An appraisal can be a very powerful negotiating tool. When market conditions are changing, knowing the current fair market value offers you peace of mind.

**Home Sellers**—There are two reasons homes don't sell: price and/or condition. If your home been on the market for over 90 days, it may be time to get an accurate, unbiased third party opinion of value.

## Appraisals for a Variety of Property Types

- ✓ Primary and Secondary Mortgages
- ✓ Mortgage Refinancing
- ✓ Bank Foreclosures
- ✓ Investment Properties
- ✓ Personal Use Valuation
- ✓ Estate Planning
- ✓ Divorce Settlement

Attendees can get a free personalized consultation with early RSVP. ●●●●●●●●●●



## 5 Simplest Steps to a Better Checking Account

Maybe you've avoided making the switch, because you thought it would be a hassle. But with big banks poised to spring new fees (replacing their failed attempt last fall), NOW is the time. Within the past year, IL CU's provided an average \$51 per person in direct financial benefits to its members over bank account holders. We've boiled down the switch to five easy foolproof steps.

**1) If you haven't already, open a checking account at First Financial**, and register for our easy-to-use online banking & bill pay. This is an excellent time to add the security and convenience of E-statements, email and mobile alerts, too.

**2) Call the companies that debit your account each month** (utilities, creditors, etc.), and provide them with your new credit union checking account info. (Tip: Keep a list and verify with each 2 weeks later.)

**3) Switch your direct deposit(s) to your credit union account** (contact your HR department, or ask us for a form). Confirm the date for your first direct deposit, so you know when you can start processing payments from your credit union account.

**4) Print out E-statements and any history you want** from your old bank's bill pay system, along with your payees & account numbers, so you can easily enter them into our bill pay system.

**5) Armed with your printout, enter upcoming payments into our bill pay system** (double check that they will be processed before the due dates to avoid any late fees.) Then cancel those same payments in your old account. Keep the old account open for one month, just to make sure all checks, payments and deposits clear.

If you have questions or get stuck on any of these steps, please contact us. Unlike the big banks, we're here to help our members, not profit from them. Join the 210,000+ consumers who have migrated to credit unions over the last few months\*, and enjoy our low financing rates, low fees and extra courtesy!

\*Source: Credit Union National Association

## Post-Holiday Budget Blues?

**Roll all your bills into one low payment!**

Ease your budget crunch with a low-cost loan from First Financial. Our Flex Line of Credit comes with a rate as low as 6.99% APR\*, low monthly payments of 3% of your balance, and no yearly fee. Or apply for our Personal Loan with a rate as low as 8.99% APR\*. Both rates are much lower than department store or bank credit cards, and our friendly Loan Officers can help you decide which is best for you. Apply online or in person today!

\*APR=Annual Percentage Rate, subject to change. Not a promise to lend; standard credit qualifications and some restrictions apply.

## 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](http://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](http://www.enterprise.com). Offer may expire without notice. Other restrictions may apply.

## Credit Union Holiday Closings

**Monday, January 16th**  
Martin Luther King Jr. Day

For a complete list of Holiday Hours for 2012, visit [www.firstfcu.org](http://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.

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

Check [www.firstfcu.org](http://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

