

Financial Connection



First Financial
CREDIT UNION

June 2011



www.firstfcu.org

New Auto Loans
AS LOW AS **2.99% APR***

Used Auto Loans
AS LOW AS **3.99% APR***

Special discount for Used Enterprise vehicles
AS LOW AS **3.75% APR***

Enterprise Car Sales
Chicago
3840 N. Western Ave.
866 855-5453

As the weather is heating up, FFCU and Enterprise are partnering to bring you the **Sizzling Summer Used Auto Sales Event**. When you trade in your car with Enterprise during the month of June, they'll give you Kelly Blue Book value plus an additional \$500.

First Financial will continue to offer our great low rates including a special discount as low as 3.75% APR on any used vehicle purchased from Enterprise. Check out the Enterprise website, cuautodeals.com, to see the current inventory and locations, or go to the Auto Resource Center from our homepage to get more buying information. For additional information on the Sizzling Summer Event or to get pre-approved before you head to the lot, talk to one of our friendly loan officers at **847-676-8000**.

Additional Coverage for Your Vehicle Purchase

Once you've picked out your perfect new vehicle, protect it with additional coverage provided by FFCU. Talk to a loan officer about Mechanical Repair Coverage and Guaranteed Asset Protection for your next vehicle loan or your existing loan.

Mechanical Repair Coverage gives you peace of mind knowing that you're protected from unexpected mechanical breakdowns and repairs not covered by your regular service contract. FFCU offers 4 different plan options so we can match the right coverage to each member. We may be able to offer you better coverage and a lower price than a dealer, so make sure you compare any extended service contracts before you buy.

Benefits of the Program:

- Protection in both the U.S. and Canada

- Rental reimbursement of \$30 per day up to 5 days and towing up to \$50
- Roadside Reimbursement, Road Hazard Tire Coverage & Trip Interruption of \$75 for 3 days
- Transferable Coverage: If you sell your vehicle privately, the coverage can be transferred.

Guaranteed Asset Protection (GAP) is a waiver which pays the difference between the insurance company's actual cash value of your car (less your deductible) and your FFCU loan balance — in the event the covered vehicle is stolen, damaged beyond repair, or otherwise declared a total loss.

Why you should consider GAP:

- If your car is stolen or totaled, its actual cash value as determined by your insurance company can be thousands less than the amount that remains on your car loan balance, which you are still obligated to pay.
- GAP can save you from making loan payments for a vehicle that's beyond repair, stolen or unrecoverable.
- GAP can be purchased at any time during the life of an FFCU vehicle loan, for loans up to 72 months, and is completely refundable if cancelled within the first 60 days.

GAP is available for both new and used vehicles, including all car makes and models, light trucks, vans, personal watercraft, snowmobiles, ATVs, motorcycles and some small RVs and boats.

*APR=Annual Percentage Rate. Not a promise to lend; standard credit qualifications and some restrictions apply.
**All 2011 Enterprise models are considered new; vehicles 2010 or older are considered used and eligible for the 3.75% discounted rate.

car sales



Haggle-free buying. Worry-free ownership.



First Financial

Credit Union Holiday Closings

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.

Greetings to our new SEGs



Cooper's Hawk Winery & Restaurants is excited to be joining the FFCU family. Always looking for ways to show appreciation for our hard-working employees, we selected FFCU for their phenomenal customer service, knowing that FFCU will care for our employees in the same way that our employees care for our guests!

— Kristen Zagozdon, Director of Human Resources

FFCU also would like to extend a warm welcome to all our new friends from **Golf Maine Park District**, who joined us in March.



Financial Counseling Services now available with GreenPath

First Financial is pleased to announce that we have teamed up with GreenPath Debt Solutions in order to bring you free access to this financial management and education program. GreenPath has been assisting individuals for more than 50 years.

Through GreenPath, you will enjoy unlimited access to financial counselors without paying — it's free! As a member, you can receive assistance with:

- Personal and family budgeting
- Understanding your personal credit report
- How to improve your credit score
- Personal money management
- Debt repayment
- Avoiding bankruptcy, foreclosure, and repossession



GreenPath can give personalized answers to your individual needs. For issues ranging from a proactive savings plan to saving a home from foreclosure, advice is only a phone call away.

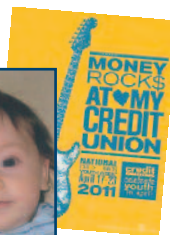
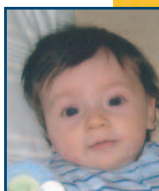
GreenPath counselors are available:

Monday - Thursday 8 a.m. to 10 p.m. (EST)
Friday 8 a.m. to 7 p.m.
Saturday 9 a.m. to 6 p.m.

To use this new service, simply call 1-877-337-3399 or visit them on the web at www.greenpathref.com.

Big win for one of our smallest members

We would like to congratulate the winner of the National Youth Savings Challenge, Thomas B. Thomas is new member — since he's only 5 months old — and he won \$100 in the Youth Savings Challenge held by FFCU and CUNA during the month of April. All youth members who stopped at a branch or made a branch deposit to their account in April were eligible for the drawing.



If you'd like more information on our youth accounts, including the Kirby Kangaroo Club, please contact Jennifer at **847-676-8000 ext 160**.

CELEBRATE 75 YEARS!

We're kicking off our official 75th Anniversary celebration on July 5th with 75 days of giveaways, including prizes for new accounts, loans, and referrals, plus 10 giveaways of \$75, and one **GRAND PRIZE OF \$750!** Watch your mailbox so you don't miss the postcard entry form for this exciting drawing.

All members are also cordially invited to the ground-breaking ceremony for our new branch. Check our website & branch lobbies for more information on all the festivities!

MEMBERS-ONLY DISCOUNTS

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



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 6/30/2011.** Other restrictions may apply. Visit www.dunkindonuts.com for terms and conditions of all discount offers. No cash value.

SPECIAL OFFER



- \$20.95 Oil Change
- \$20 off labor over \$100
- \$30 off labor over \$250

First Financial Credit Union members only; please bring your FFCU debit card or this newsletter. Oil change includes up to 5 qts. standard weight oil, premium filter and complete inspection; a \$24.95 value. For more information, visit www.duxlerautocare.com or call 847-679-4840. **Offer may expire without notice.** Other restrictions may apply.

DISCOUNT TICKETS

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

Also, pick up your discounted **Six Flags Great America** tickets (\$35 general admission) and season passes (\$68).

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

