



Box up the **HOLIDAY** bargains with a ho-ho-ho lot of purchase power!



If you don't have Santa on speed-dial, you might have to foot the bill for this year's holidays on your own. But that's ok – because we're here to help! Leave your magical moments to us, and we'll help keep your interest charges in check.

Keep some jingle in your pocket with our Holiday Loan

This special offer allows you to spread your holiday season expenses out over the next 12 months—at a low interest rate of just **8.99% APR***. With our \$1,200 Holiday Loan, your gifts, ornaments, and celebrations will cost you a lot less in the long run than if you charged them to those 18%-36% credit cards! With quick approval, you can be generous AND wise this holiday season. (Plus, get a FREE gift for yourself when you close!)



Saving all the way with our low-interest credit card

Everybody likes the convenience of a credit card for holiday shopping. But this season, make sure it's your First Financial Credit Union credit card. With a rate as low as **9.99% APR***, you'll spend a lot less money over the long term than with retail or bank cards. Celebrate in style—without worrying you'll regret it later!

Skip the payment, not the fun**

Warm your friends and family with generous gifts, special memories and celebrations of the season. Complete a form at www.firstfcu.org — just click the Resources tab, then Forms from the drop-down menu. Complete and submit your form to loans@firstfcu.org. You still have time to skip your December payment, but hurry — requests for December payment skips must be received by Dec 1st.

Nourish your inner elf by giving the PERFECT gift

Never the wrong size or color, our \$10 - \$500 VISA Gift cards let your recipients choose their own presents at any of the thousands of retail locations worldwide that accept VISA. That's sometimes the best gift ever, and with just a \$3 activation fee, they come in fun holiday themes.



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

** Emailed forms will be processed from e-mail addresses that we have on file. If you want to verify that we have your current e-mail address, you can either give us a call, talk to a Member Service Representative, or update your info under the preferences tab > my personal information section of It'sMe247 online banking. PLEASE NOTE: Mortgage loans, home equity loans, home equity lines-of-credit, and credit cards are NOT eligible for Skip-a-Pay program. Complete details available at www.firstfcu.org or by request at our branch locations.

Credit Unions make national news

Recent media stories illustrate the positive impact of the credit union philosophy – improving members' financial lives – on our national conversation.

CNN report: Credit unions keep perks, banks won't¹

Poppy Harlow of CNNMoney interviewed Bill Cheney, president & CEO of the Credit Union National Association, about differences between banks and credit unions. Harlow pointed out that while banks are raising fees and cutting benefits to their customers, credit unions are not.

She asked Cheney if that was a "sustainable model." Cheney answered, "Absolutely. Credit unions are fundamentally different than banks, in that credit unions don't have stockholders. We have members...So the owners are the members or what banks would call customers, and that gives credit unions a tremendous advantage. It gives them pricing power."

Consumers Squeezed Less at Credit Unions²

Matt Brownell of the financial news website TheStreet.com recently wrote, "While credit unions have not been immune from a falling interest rate climate, their members are getting much better rates than bank customers are. Credit unions beat banks on deposit rates across the board." In addition, he says, credit unions are charging lower rates for most loans.

New Bank Fees Push More Americans to Credit Unions

Amidst the financial chaos on Wall Street, and with Bank of America's

—cont. on page 2

announcement of new fees on debit cards, credit unions have been steadily gaining ground as an alternative to retail banks -- increasing from 86.8 million U.S. members in 2007 to over 91 million today. NAFT Federal Credit Union president Suzy Brinkman-Doughty points out, "[Retail banks'] goal is to make money for stockholders. That is not our goal."

¹Source: CNNMoney.com, 8/30/2011. ²Source: TheStreet.com, 8/22/2011 ³Source: dailyfinance.com, by Catherine New, 10/04/11

Renovation & Construction update

Renovations on our CURRENT main branch are complete.

Have you had a chance to stop in and see our updated look? Most members will remember that we previously had two entrances — one for the loan department and the other for member services.

We'll soon offer full service — even loan processing — on Saturdays! Watch for the first date to be posted at www.firstfcu.org

We knocked down a wall to create space for loan officer offices right in the member services area, so now all the staff members you want to see are

together in one place. While we were at it, we added a comfortable waiting area to welcome members to our lobby.

Construction is well underway at our NEW main branch site.

Want to follow along? Click on the status bar in the upper right corner of our website at www.firstfcu.org to monitor our progress.

Currently, we've posted photos from the groundbreaking and early construction phase, as well as the architect's renderings showing how the finished building will look. Soon we'll be adding photos for the next construction phase and illustrated plans for the branch interior.



New Main Facility
2942 W. Peterson Avenue
Chicago, Illinois



Don't miss out... this contest runs thru November 30:

SIGN UP FOR EASYPAY ONLINE BILL PAY AND YOU COULD WIN AN LCD TV!



- Enroll in EasyPay for a chance to win an LCD TV!
- EasyPay is a safe and easy way to receive, pay and organize your bills online.
- Log on to "It'sMe247" online banking and click 'pay my bills' to enroll!

No purchase necessary. One (1) Grand Prize Winner will be selected on or about Dec. 6, 2011 by a random drawing from all qualified entries received by participating credit unions between Oct. 1, 2011 and Nov. 30, 2011 to win a Sony Bravia 32" LCD HDTV (retail value \$499.00). The number of qualified entries will determine the odds of winning. The Grand Prize is provided by CU*Answers. You may incur a monthly service fee for EasyPay. Must be 18 years or older. Only new enrollments qualify. Complete rules and details available on request. Void where prohibited by law.



Special Announcement for our Christmas Club Members

Put on your holiday shopping shoes! Christmas Club savings balances were transferred to members' savings accounts as of November 1st. Congratulations on putting the money aside to make this a memorable season.

No Christmas Club? Now is the perfect time to start your 2012 fund!

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.

Credit Union Holiday Closings

Friday, November 11th - Veterans Day

Thursday, November 24th - Thanksgiving

Friday, November 25th - Closed at 2pm

For a complete list of Holiday Hours for 2011, 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

