

Financial Connection



First Financial
CREDIT UNION

October 2011



www.firstfcu.org



Instead of bringing you a clash of rivals, Enterprise and FFCU are teaming up to bring you an electrifying sales event that'll get you on your feet and cheering.

During the month of October, Enterprise is offering two models at their lowest prices of the year and First Financial is continuing 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, cauto deals.com, to see their current inventory and locations, or go to the Auto Resource Center from our homepage to get more buying information, including additional coverage for your vehicle purchase.

The stats are posted and FFCU and Enterprise are looking good this season. Talk to one of our friendly loan officers by stopping at a branch or calling **847-676-8000** for more details about the Ultimate Tailgate event or to get pre-approved before you head to the lot!



*Prices valid 10/1/11 - 10/31/11 and do not include tax, title, tags, processing fees of \$199 or less as required by state law, governmental fees, any emissions testing charges, and any finance charges if applicable. Used vehicles previously part of Enterprise short-term rental and lease fleet or purchased by Enterprise from other sources including auto auctions, with previous use possibly short-term rental, lease or other. Payment based on a \$14,197 financed for 60 months term at 6% APR. Down payment of \$1,000 required. For qualified buyers only. APR, credit extended and approval based upon the applicant's credit history, payment history and ability to repay the credit extended. Not all applicants will qualify. Offer valid only on Enterprise Car Sales vehicles purchased 10/1/11 - 10/31/11. Example: \$14,197 financed with \$1,000 down payment for 60 months at 6% APR will have monthly payments of \$255.33. APR = Annual Percentage Rate. Restrictions apply. For details, see an Enterprise Car Sales Manager. Enterprise 12-Month Unlimited Mileage Roadside Assistance Package is provided by the American Automobile Association (AAA) and its affiliated clubs in the United States and Canada. The "e" logo, Enterprise, the "Enterprise Certified" logo and "Haggle-free buying. Worry-free ownership." are trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners. ©2011 Enterprise Car Sales. C00575 BS_DR_GP15 08/11 AM

Don't miss these **ULTIMATE DEALS** October 1-31, 2011 brought to you by FFCU and Enterprise Car Sales!
Preview our great selection of quality used vehicles at tailgate.ecspromo.com

Don't-Miss Events this month at your credit union...

October 13th:

"¿Que Es Un Credit Union?"

To cap off Hispanic Heritage Month, we're hosting a fun night of refreshments, conversation and give-aways! The event will be from 5:30-7pm at the Touhy branch and give-aways include a **grand prize of 2 tickets to see Vicente Fernandez** on October 23rd, a 2nd place prize of \$50, and 3rd place prize of \$25. Enter the contest at the branches or use the Conta(á)ctanos link at the bottom of the El Poder Es Tuyo page from our homepage. You must be present at Que Es Un Credit Union to claim your prize, so don't forget to come!

October 20th:

International CU Day

CUs stand for the power of people helping people. Each year we celebrate this spirit on International Credit Union Day to thank members for joining us in our efforts to build stronger individuals and stronger communities. Stop in at a branch on the 20th for snacks, refreshments, and to participate in the joint declaration of the power of cooperatives.



October 24-31st:

Trick-or-Treating at our branches

Bring your little harry potters, superheroes, and pop stars to an FFCU branch anytime during the week before Halloween for all the treats without with tricks!

You can pick up a Scruff McGruff & FFCU trick-or-treat bag, grab some candy, and make a deposit into your youth savings accounts or get more information about opening one.



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.

Oh SNAP!

Fix your holidays with extra dough from our Skip-a-Pay program



Skip your loan payment, not your holiday fun! Complete a form at www.firstfcu.org — just click the resources tab, then forms from the drop-down menu. You can skip either your November or December payment. Complete and submit your form to loans@firstfcu.org. *Hurry — requests for November payment skips must be received by Nov 1st and for December payment skips by Dec 1st.

*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.

Thanks to everyone who celebrated at our recent Groundbreaking Ceremony



(L to R) First FCU Board Director Jose Perez, Vice Chairman Carl Rohr, Chairman Doug Buier, Alderman Debra Silverstein, President Patrick Basler, COO Luis Reyes, Member Service Manager Ariana Alzate, CFO Kevin Clarkowski, Vice President of Planning and Real Estate Ben La Macchia from La Macchia group

About 30 people recently gathered on a sunny morning at the site of our new 4,350-square-foot main office building — located two blocks east of Lincoln Ave at 2942 W. Peterson Rd. in Chicago.

Guests included the executive director of the Skokie Chamber of Commerce and the president of the West Ridge Chamber of Commerce, Alderman Debra Silverstein of Chicago's 50th Ward, and First Financial CU board, staff and members.

First Financial Credit Union Chairman

Doug Buier said, "We are excited about our expansion into the City of Chicago. This building shows our commitment to the North side community and the surrounding suburbs."

Plans for the new building feature an innovative, free-moving lobby with teller pods in place of counters, drive-through teller lanes with 2-way audio and video, and multiple green initiatives in the materials and design. Our opening day is tentatively set for April 1st, 2012. Watch our website for updates and pictures of the progress!

Rake in the savings this fall with GREAT MORTGAGE RATES!



30 YR	4.125%	APR	4.210%*
20 YR	4.000%	APR	4.118%
15 YR	3.375%	APR	3.527%
7/1ARM	3.125%	APR	3.252%
5/1ARM	3.000%	APR	3.077%

*APR=Annual Percentage Rate, subject to change. Rates as of 9/21/2011. Contact our mortgage specialist, **Larry Levine** at llvine@aandnmortgage.com or 773-305-7021 for today's rates!

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.

Also, pick up your discounted Six Flags Great America tickets (\$35 general admission) — valid through October 31st for Fright Fest!

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

Veteran's Day - November 11th

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.

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

