



## Spring-clean your credit cards



We all seem to be trying to reduce our credit burden. According to a study by Credit Karma, Americans lowered their credit card debt by 8 percent nationally between January and December 2010, to an average of \$7,404 per cardholder. Want to pay down your high interest debt even faster? Here are two alternate strategies — choose the one that works best for you!

**A) Pay off your highest interest credit card balance first.** The creditor with the highest annual percentage rate is charging you more interest for every dollar you have borrowed on that account. So, squeegee away those finance charges by paying down the balance on the card with the highest interest rate. (Always be sure to continue to pay the minimum due on all your cards.) And once you've paid off the credit card with the highest APR, focus your payments on the card with next highest APR and so on. Hold steady with this strategy until your credit card balances are paid in full.

— OR —

**B) Pay off the card with the smallest balance**

**first.** If you're motivated by quick results, increase your payments on the card with the smallest balance, while maintaining minimum payments on all your other credit cards. Once the card with the smallest balance is paid off, move on to the card with the next highest balance, until all your credit card balances have been wiped away.

### Either way....

FFCU offers two low interest options to get you moving in the right direction:

**Our low interest rate VISA** offers a rate of just 9.99% APR\* — even for balance transfers — with a \$0 balance transfer fee. It's one of the most competitive balance transfer options you'll find. Stop in today to complete a fast, easy application.

**Our Flex Line of Credit** offers a rate of just 6.99% APR\* and can be used to consolidate or pay off higher interest cards without a fee. Stop in today to complete a fast, easy application, visit [www.firstfcu.org](http://www.firstfcu.org), or call **847-676-8000**. Kick your high-interest creditors to the curb! ❖



## New online tool offers snapshot view of your finances

Would you like some quick feedback on where you stand financially and some easy ways to improve your financial health? FFCU now has the perfect online tool — Debt In Focus — to get you this information and more.

Debt In Focus is a free, anonymous service that will give you a full report on your current financial situation in an easy to read, interactive format. After answering a few questions about your income and expenses, a simple financial analysis will give you a clear picture of your debt to income ratio, your personal budgets and their sustainability, and suggested personal action strategies. Your results page will not only give you quick figures, it'll help you create budgets, see how different payments will affect your debts, and provide life stage tips.

You will not be required to disclose your name, e-mail, or other identifiable information. There is an option to share your report with FFCU, but you are not required and can keep the service as anonymous as you'd like it to be. And since you don't need a member number to log in, your entire household can try Debt In Focus, even non-members. Get your Debt In Focus today by clicking the link on [www.firstfcu.org](http://www.firstfcu.org)! ❖

### When to use Debt In Focus:

**Thinking of making a major purchase?** Let Debt In Focus help you decide if the payments will fit your budget.

**Trying to recover from some poor financial decisions?** Get suggestions for moving forward from your Debt In Focus results page.

**Think you're finances are in order but want to make sure?** Debt In Focus is quick and gives you an immediate snapshot of how you're doing.

# It's Me 247 has a new look!

It's Me 247, our online banking community, has really blossomed this spring into a sleeker site with more information to help you make the most of the online banking experience. Visit the site by clicking the It's Me 247 button on our homepage, [www.firstfcu.org](http://www.firstfcu.org).



The first thing you're likely to notice is the sign-on page has more to read and new places to bring you. Featured links will send you to FFCU's twitter page, a new Consumer Education site, an Identity Theft news feed and more. You'll also find stories with ways to save money, online banking updates, and how to keep your information secure.

New to online banking? Use the 'I'm New — Where Do I Start?' and 'What Else Can I Do?' links to find a wealth of information on how to navigate the site and see what services are available.

## (Bing!) Subject: Account eAlert

Take control of your account and transactions by setting up e-Alerts based on account balances, loan due dates, and electronic payments coming in or going out of your account. These alerts will now be coming to you within 30 minutes so you can react faster and stay on top of account changes. There are now two e-mail alert options. Receive e-mails informing you of a notification in your It's Me 247 Message Center, or receive a complete e-mail Alert with the account – 'checking 001' – and the change triggering a message– 'is below \$200'. Set up your e-Alerts today by going to the Message Center in It's Me 247.

For more information or help with any of the new online banking features, talk to one of our friendly member service representatives today by stopping at a branch or calling **847-676-8000**. ❖

## Make moving your money easier with Account-to-Account (A2A) Transfers

When you want an easy way to transfer money between your FFCU account and another financial institution account, setting up an Account-to-Account (A2A) transfer is a great option. Starting in May, you will now be able to link your accounts so that funds can be electronically transferred, all through the It's Me 247 online banking system. This service is completely free and takes only 2-3 business days to move your money.

Because A2A transfers can be outgoing or incoming they are perfect when you have a loan payment due but your money is at a different institution, when you set up an account for your child who now needs some extra money, or when you're balancing multiple accounts. This new service is just one more way we are putting you first by getting you faster and easier access to your funds!



For more information, talk to one of our friendly member service representatives today by stopping at a branch or calling **847-676-8000**! ❖

### Credit Union Holiday Closings

**Memorial Day** Saturday, May 28th & Monday, May 30th  
**Independence Day** Monday, July 4th

For a complete list of Holiday Hours for 2011, 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.

## MEMBERS ONLY DISCOUNTS

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

### 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.

### 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



- \$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](http://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](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

