

# Financial Connection



**First Financial**  
CREDIT UNION

July 2011



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

*Help us Celebrate 75 Years!*

## Don't Miss Out on Our Great Giveaways!

We wouldn't be here without you, our members, so we want to show you our appreciation for choosing FFCU.

### During the entire 75 day celebration...

When you open a new account, are approved for a new loan, or refer a friend to the credit union for a new membership, you'll get to choose one of our giveaways with our 75th Anniversary logo and you'll be entered to win our grand prize of \$750!\*

### At the branches in July...

When you stop in at a branch during the month of July for a transaction, you'll get one of our magnetic clip giveaways!

### The finale to our celebration...

One member will get our grand prize of \$750! Enter the drawing by opening a new account, booking a new loan and/or referring friends to FFCU. Look for additional ways to enter on the postcard going out to members the first week of July!

\*Members will receive one (1) drawing entry for opening a new membership savings account. Additional savings accounts, Christmas clubs, or vacation clubs do not qualify for drawing entries. New deposit accounts and loans must stay open for a minimum of 6 months; if the accounts are closed for any reason, the member will forfeit his/her drawing entry and his/her right to the \$750 prize. Only one (1) RapidCash loan per member qualifies for a drawing entry. Members who refer a new member will qualify for one (1) entry for each new membership; new membership account must remain open for a minimum of 6 months, or the member will forfeit his/her drawing entry and his/her right to the \$750 prize. No purchase necessary. Winners will be provided with a 1099 for tax purposes.



Formed in 1936 as a safe, cooperative alternative to banking for the employees of AT&T Teletype, First Financial Credit Union has a long and rich history of serving the Skokie community throughout the past 75 years.

With so much to celebrate and so many members to thank, we're taking 75 days to make sure everyone can get in on the fun. Our official celebration starts July 5th (7/5) and goes through September 17th. We'll have 75th Anniversary gear, cash prizes, a groundbreaking ceremony for our new branch, and more.

Don't forget to check our 75th Celebration tab on our website for updates on events, FFCU trivia, and ways to snag our great giveaways!

## Sunny Summer Savings | *Low loan rates for a season of adventures*

No matter what your plans are for summer, we help you keep more money in your pocket! Finance your fun with people you can trust to keep your best interest in mind.

**Drive into Summer Auto Loan Bargains** — Our rates are as low as 3.99% APR\* for model years 2007-2010, and as low as 2.99% APR\* for 2011 models. Foreign or domestic, eco-friendly or super-charged... get your best financing from the loan experts, then get your car, truck, SUV or crossover from the auto experts.

**Wild Summer Toy Loan deals** — From speedboats to pontoons, from motorcycles to RVs, your best road trip and waterway adventures start with our smart financing.

**Fix up Your Summer Home Equity options** — Fulfill your indoor and outdoor summer dreams with our low interest rate Home Equity program. We offer fixed and variable rate loans and lines of credit for almost any purpose.

**It's Your Kind of Summer Personal Loans** — Borrow up to \$10,000 at rates as low as 6.99% APR\* with our Flex Line of Credit. Design your own loan that lets you take that vacation, buy that lawn furniture, pay off a higher credit card... whatever your reason.

Count on us to finance all your fun for LE\$\$\$. Our easy application process and friendly staff put you back out in the sun where you belong — fast! Contact us today at 847-676-8000 online at [www.firstfcu.org](http://www.firstfcu.org), or stop in to see one of our friendly Loan Officers to maximize your summer enjoyment!



# WIN some college cash with...



If you are about to start your senior year and are college-bound after you graduate, you could win one of four \$1000 scholarships for participating in the **Money Mission** summer session! You can join the session now through August 9th by going to our website and clicking the **Money Mission** button on the left of the screen. There you can register for an account and read through the official rules, including the requirements for the scholarship.

## How Money Mission manages to be good for you while still being fun

Being 'good for you' and 'fun' is something that doing chores falls short of, all-night movie marathons can't touch, and finishing homework will only manage if you really like the subject. Enter **Money Mission**, which fully accomplishes both. While it is technically a financial literacy simulation, it's more like a game that happens to show you the long-term effects of your money management behavior, good and bad. You'll be playing games to get paid, investing in stocks like Apple or Ford, and buying cars when you'll realize that maybe your spending habits don't align with your income, or that you're becoming unhappy because you're overworking yourself.

The simple fact is that the relationship each of us has with the money we will earn in our life is a relationship we may lack the tools to manage or may even neglect. **Money Mission** has been created to provide each of us with insight into the many ways that the choices we make with our money will influence the choices we're able to make... for the rest of our lives.

What are you waiting for? Try the simulation for yourself by going to [www.firstfcu.org](http://www.firstfcu.org) and clicking the **Money Mission** button on the left.



## Congratulations to our First Auto Loan winner!

Zachary O. is not only the owner of his first new car, but he recently won a year of free oil changes when he closed a First Auto Loan with us. As a member of our Select Employee Group, S&C Electric Company, Zachary told us:

*"It has been a great experience with the credit union. I have a car that I enjoy, and the car runs great."*

Our First Auto loan provides flexible financing for first-time auto buyers, who may also qualify for our low-limit credit card. If you're in the market for your first ride, it's a great way to get started on the road to a positive credit history.

# First Auto

For more information about First Auto Loan rates or to apply, stop in to see us, or contact our friendly Loan Officers at **847-676-8000**.

## Credit Union Holiday Closings

**Labor Day — Saturday, Sept. 3rd & Monday, Sept. 5th**

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



- \$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.

### 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

# debtinfo

Use this FREE and anonymous online service to bring your debt into focus. Use the link at [www.firstfcu.org](http://www.firstfcu.org) to get started. Your personal financial analysis, including a wealth of information and strategies, is designed keep your finances moving forward.

### SPECIAL OFFER

Free Financial Counseling and assistance available with personal and family budgeting, debt repayment, and HUD-approved housing counseling.

**877-337-3399 • [www.greenpathref.com](http://www.greenpathref.com)**

**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

