

New Looks for a New Year

A message from Patrick Basler, President/CEO

On behalf of the Board of Directors and staff of First Financial CU, I would like to wish you a Happy New Year, and hope the coming year brings you many joyous moments.

Reflecting back on last year, the question I was asked more often than any other was, "How are you different from a bank?" Here are some of the more important differences: credit unions have member/owners, and banks have customers. We are not-for-profit financial cooperatives, banks are profit-driven. Any income we make goes back to our members via higher savings yields and

lower loan rates; banks' profits go right into their shareholders' pockets. And finally, every member/owner has a voice at the credit union — you can run for and be elected to the Board of Directors. That certainly isn't the case at a bank.

Here at FFCU, we have a lot of exciting projects and changes scheduled for 2008, all of them for the benefit of you, the member/owner. One of those changes you probably have already noticed is that this quarterly publication has a new name and design. And in the 1st quarter of '08, our web site will undergo a revision, providing many new enhancements for a more user-friendly approach. Those are just two from a long list of exciting endeavors in 2008.

The recent enhancement that I am most excited about is the implementation of our Member Bonus program. We will reward members who have multiple account relationships at the credit union. For example, if you have a checking account or loan product at FFCU, you will receive a .25% rate increase on your next share certificate. This is just one way how we will reward members for utilizing our products and services. As a financial cooperative, our success is dependent on members using our products and services.

We hope that you will find some of these new programs as exciting as we do and continue to think of FFCU as your primary financial institution. And don't forget to join us for our Annual Meeting on January 24th.



Inside This Edition:

Credit Reports — Pay Debt Faster — Giving BackP2

Annual Meeting — Retirement Advice — New Vacation ClubP3

20th Anniversary — Holidays — Contact InformationP4



Know Your Credit Report

Knowing what is on your credit report is one of the most important things you can do to prevent identity theft. Identity theft occurs when a thief obtains and illegally uses your identifying information to open credit accounts and apply for loans in your name.

Under the FACT Act amendments to the Fair Credit Reporting Act, you are entitled to one free personal credit report in a 12-month period. To request this free annual report, you may contact the central source by calling toll free 877-FACT-ACT (877-322-8228) or request it online at www.annualcreditreport.com.

If you believe your identity has been compromised, contact the fraud department of any one of the three major credit bureaus.

Equifax - www.equifax.com

To order your report, call 800-685-1111 or write P.O. Box 740241
Atlanta, GA 30374
To report fraud, call 800-525-6285

Experian - www.experian.com

To order your report, call 888-397-3742 or write P.O. Box 202
Allen, TX 75013
To report fraud, call 888-397-3742

TransUnion - www.transunion.com

To order your report, call 800-888-4213 or write P.O. Box 1000
Chester, PA 19022
To report fraud, call 800-680-7289

Get A Great Rate in '08

Call us today at 847-676-8000 and find out how you can save money on your auto loan. Check out our great rates at www.firstfcu.org



Reduce Credit Card Debt: Pay Biweekly

The sooner you make a payment to a credit card company, the less interest you'll pay. And you'll save more in interest charges by making a payment days or weeks early. Federal law requires credit card companies to process payments the day they arrive.



If you can only afford to pay the minimum each month, there's still a way to accelerate your payoff. Stop charging on the card — and make payments every other week, rather than once each month. Never decrease the payment amount until you pay off the card.

For example, suppose you have a credit card with a \$5,000 balance, a minimum monthly payment of \$100, and an annual interest rate of 14%. By paying \$100 each month, you would pay off the balance in six years and four months, with a total interest cost of around \$2,547.

By sending \$50 payments biweekly, you'll pay off the balance almost 10 months earlier — and save \$339 in interest. If you're managing to make the minimum payment, consider the biweekly pay-down method. You need to be organized and financially disciplined for it to work.

Bogged down with holiday bills? Call one of our friendly loan officers and ask about our debt consolidation loan at 847-676-8000 and press option 6. Or, apply directly online at www.firstfcu.org.



Giving Back During the Holidays

Here at First Financial, we are dedicated to giving back to the community and helping those who are in need. We regularly participate in numerous charitable events and programs throughout the year.

Among those is the Village of Skokie's Assist-A-Family program, where we give to families in need during the holiday season. Thanks to generous contributions from First Financial's staff and members, this year we donated close to \$600.

Mark Your Calendars Annual Meeting Notice

First Financial Credit Union's Annual Meeting will be held on Thursday, January 24, 2008 in the lower level conference room at our main office, 5550 W. Touhy Ave. in Skokie. The meeting will start at 5:00 p.m.

All members are invited to attend. As seating will be limited, please call Stephanie at (847) 676-8000, ext. 137 to reserve your seat.

IRA Benefits: Start Planning for Retirement

Remember your piggy bank days? You'd put a few cents in here and there, and eventually a little money would add up to a lot.

Now think of that piggy bank as an IRA (Individual Retirement Account) at First Financial Credit Union. All you have to do is put a little into your IRA on a consistent basis, and it will fill right up with the money you need for retirement or other goals. Start saving on a weekly or monthly basis and keep from making large lump-sum contributions at the end of the year.

Unlike a piggy bank, your IRA gives you the added benefit of compounding dividends. Plus, you may be eligible for tax-deductible contributions or even tax-free earnings, depending on the IRA you choose.

For those of you that would still like to increase your 2007 tax deductions, make a 2007 IRA contribution by April 15, 2008, and you can reap the tax benefits. Consult your tax advisor for tax deductibility.

For more information about First Financial Credit Union IRAs and choosing the right option for your situation, call Ariana at 847-667-8000, ext. 138.

Introducing Our New Vacation Club Account Save Now for Your Vacation

First Financial is one of few financial institutions that allow you to open specialized savings accounts with no minimum deposit. Our new Vacation Club account offers members a great way to avoid credit card debt — by allowing you to set aside a little money at a time for your annual family trip to Florida or a dream vacation to Europe.



AAA estimates that a four-person family spends about \$1,900 on food and lodging for a week-long vacation. Make this the year that you're financially prepared for your vacation. Open a new Vacation Club account, and make a plan for regular contributions. Start with as little as \$25 per pay period, and you can minimize — if not eliminate — the need to borrow money.

As an added bonus, if you sign up for automatic deposits (payroll deduction) to your Vacation Club account, you can purchase American Express Travelers' Cheques at no charge (excludes Travelers' Cheques for Two).

The money will remain in your Vacation Club account until you need it. The earlier you get started, the more money you'll build up — so start today!



Never pay another ATM Surcharge!

We are now part of the Allpoint ATM Network!

You can take advantage of all these benefits today:

- Surcharge-Free Transactions
- 32,000 ATMs Nationwide
- 1 of every 12 ATMs nationwide is an Allpoint Surcharge-Free ATM
- No Forms to Fill Out
- Use your VISA® Debit Card
- Start Using Allpoint Today

Look for this symbol:



To find an Allpoint ATM near you, use the Allpoint link at www.firstfcu.org

Please note: Some ATMs may still display a surcharge screen during your Allpoint ATM transaction. If that happens, simply enter "Yes" to accept the surcharge and proceed with your transaction. **YOU WILL NOT BE CHARGED THIS SURCHARGE.**



means you can Go Everywhere.

www.allpointnetwork.com



Join Us in Congratulating Stella Kuber — Happy Anniversary!

At FFCU, we value the comfort that comes along with familiar faces. We hope you feel that too — every time you come in for a transaction or a loan. Much of our staff has been working for members like you for over 5 years! Thank you for giving us the opportunity to serve you.

2007 was a milestone year for one long-time FFCU employee: Stella Kuber celebrated her 20-year anniversary working for the credit union! Stella is our Loan Manager, so she has surely helped many of you with your loan needs over the years.

We're very fortunate and grateful to have Stella as part of the FFCU family. Her hard work and dedication over the past 20 years have not gone unnoticed. We hope to continue the pleasure of working with her for years to come. Don't forget to wish her a happy anniversary next time you see her!

Credit Union Holiday



Monday, January 21st
Martin Luther King, Jr.'s Birthday

Remember, when the credit union is closed, you can access your account information via phone, Internet & ATM.

Where to find us

Office locations, hours and important telephone numbers are as follows:

Main Office

5550 W. Touhy Ave., Skokie, IL 60077
(847) 676-8000
Telephone & Full Service:
Mon-Thu 9:00 a.m. - 5:00 p.m.
Fri 9:00 a.m. - 6:00 p.m.
Teller Service Only:
Mon-Fri 7:45 a.m. - 9:00 a.m.
Sat 9:00 a.m. - 1:00 p.m.

Advocate Lutheran General Hospital

(Advocate Healthcare employees only)
1775 Dempster Street
Park Ridge, IL 60068
(847) 723-8046
Mon-Fri 8:45 a.m. - 4:30 p.m.

Alcatel-Lucent NWN

(Alcatel-Lucent employees only)
2701 Lucent Lane, Room 8D 134
Lisle, IL 60532
(630) 713-1884
Mon, Wed, Thur, Fri
10:00 a.m. - 2:00 p.m.

LoanConnect

(24-hr loan by phone service)
(800) 311-3841

ESP (Express Service Phone)
(847) 679-5930

FFCU Board of Directors

Richard J. Wagner	Chair
Carl J. Rohr	Vice-Chair
Michael J. Gebhardt	Treasurer
Patrick J. Basler	President/CEO
Mary A. Lynch	Supervisory Committee Chair
Russell J. Gangi	
Maria A. Gyore	
Thomas L. Monticello	
Michael J. Ramel	
Melanie E. Thillens	

www.firstfcu.org