

THE CREDIT UNION DIFFERENCE

A message from the CEO

We are living in uncertain financial times. I doubt that statement shocks anyone. It has become apparent that many institutions have lost their way and strayed from their purpose. Daily I read stories of banks limiting the amount of credit consumers can borrow (which reminds me of a quote by the late Bob Hope — “a bank is a place that will lend you money if you can prove that you don’t need it”), or raising fees to increase their profits, or outright greed and corruption.

Although times are uncertain, one thing for sure is that credit unions have maintained their purpose of providing stable, sound financial services to consumers in need. More than ever, it is important to truly understand how credit unions are unique and different, and why millions of people trust their credit union.

- **Not-for-profit.** Credit unions are not-for-profit financial cooperatives. Because they are member-owned, they don’t have to generate profits to placate shareholders. Instead, earnings are returned to members in the form of lower loan rates, higher interest on deposits, and lower fees.
- **Ownership.** Credit unions are economic democracy. Each credit union member has equal ownership and one vote — regardless of how much money a member has on deposit. At a credit union, every customer is both a member and an owner.
- **Social Purpose:** People Helping People. Credit unions exist to help people, not make a profit. The goal is to serve all members well, including those of modest means. Every member counts. Members know their credit union will be there for them in bad times, as well as good.

The credit union difference is what has allowed credit unions to grow and thrive even through the toughest times. With consumers’ pocketbooks getting tighter and tighter, a not-for-profit financial cooperative is a much better alternative than a for-profit bank.

I am pleased to state that our board of directors (elected by you, the members) continues to be concerned with how we can help our members succeed financially. FFCU continues to work to meet the needs of our members in good times, and difficult ones as well. Our sole purpose is making members’ financial picture a little better.



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First Financial
CREDIT UNION

Four reasons Your credit union debit card is the safest, most convenient way to pay

Carrying a plastic card is easier and safer than carrying cash, but who needs the high rates and fees associated with most credit cards? Your credit union debit card can be a great alternative.



1) SIGN for the things you buy, and you'll never have to remember a PIN! When you're in the checkout line, choose "credit" when asked, and sign for your purchase — anywhere you see the VISA logo!

2) Payments for purchases come right from your credit union Checking Account, so there are no interest charges! You can view every transaction online at www.firstfcu.org and/or in your monthly statement.

3) Using your VISA Debit Card is absolutely safe — you have zero liability if your card is stolen or used fraudulently. Plus, when you protect your card at VerifiedByVisa.com, you can use it to make safer purchases online, too.

4) Your VISA Debit Card saves you time. No need to write checks or hassle with identification — you can breeze through check-out lines faster. Just present your card, select "credit," and sign the receipt! It's fast and safe.

Don't have a VISA Debit Card? Call us at **847-676-8000**, or stop in today for an application!

Apples to oranges

It may seem sometimes like there is little difference between your credit union and the local bank. After all, we offer many of the same services. But there are significant cost differences between doing business with them and doing business with us.

Make a valuable DIFFERENCE in your financial picture.

Switching your deposit, checking, credit card and loan accounts here is easy. Compare your current accounts to ours, and take advantage of your exclusive membership benefits:



- Low or no minimum balance for many accounts
- No-fee checking with free debit card, home banking and bill pay
- Free access to your accounts 24/7
- Competitive savings rates & low-balance accounts not available at banks
- LOW FIXED interest rates on credit cards
- Lowest interest rates on every loan we offer
- Once a member, always a member — even if you move or change jobs
- Fast, friendly, confidential service
- A genuine interest in advancing your financial interests, instead of ours

If you are not taking advantage of some of these cost savings, contact First Financial Credit Union today at **847-676-8000** and switch your accounts here. You joined this credit union for a reason, and you deserve to experience all the differences we can make in your day-to-day financial life.

**YOUR BUDGET HAS TO
COVER A LOT...**

**Our Flex Line
of Credit
can help!**



Ask for more details today!

IS YOUR CAR PAYMENT
STRAINING YOUR BUDGET?

Let us lower
your rate
by 2%!*

Bring us
your loan
agreement &
payment book,
and we'll show you
what you could save
by refinancing!

Call 847-676-8000
or stop in today
to apply!



*Does not apply to existing FFCU loans; only vehicle loans may be refinanced under this offer. Minimum loan rate offered is 5.000% Annual Percentage Rate for qualified applicants. Your rate may depend on your credit history and amount borrowed. Not a promise to lend; standard credit qualifications and some restrictions apply. Limited time offer.

Bringing Access to Your Accounts, Your Way!

With It's Me 247 Online Banking, you can keep in touch with your credit union accounts any time, from any place life takes you! If you have a computer and an Internet connection, you can use It's Me 247 Online Banking to check balances, transfer money, and stay connected with your credit union accounts around the clock.

Why It's Me? Because it's your credit union! You are a member...you are an owner. Whether you visit the credit union online or in a branch lobby, we want you to see yourself reflected in the credit union. With built-in security and personalization features, It's Me 247 Online Banking lets you access your accounts, your way.

- Check your account balances
- Apply for a loan
- Verify that checks have cleared
- Stop payment on a check
- View statements online
- Set up automatic transfers
- View check images
- Pay bills online
- Withdraw a check to mail to you
- Set up eAlerts
- View annual dividend/interest info
- Buy a certificate!

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Online Banking



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Call NOW while the first time and repeat
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First Financial, your neighborhood credit union, would like to remind you the first time and repeat home buyer credit is quickly coming to an end. Make sure to contact your credit union mortgage specialist today to take advantage of this offer. Program is valid for applications taken by 4/30/10 and closed by 6/30/10.

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INTRODUCING: Your 2010 Board of Directors and Committees

Our new First Financial Credit Union Board of Directors was recently elected. Your Board is made up of credit union members, who serve on a volunteer basis to promote the best interest of the membership as a whole. They are elected by the membership of the credit union and are not paid for their commitment. Next time you see any of these people, please join us in congratulating them on their election and thanking them for their time.

Chairperson	Douglass J. Buier
Vice Chairperson	Carl J. Rohr
Treasurer	Michael J. Gebhardt
Secretary	David R. Wheeland
Director	Thomas L. Monticello
Director	Mary A. Lynch
Director	Jose M. Perez
Director	Anthony R. Falco

Supervisory Committee

Mary A. Lynch, Chairperson
Anthony R. Falco
David Kaiser
James Cowell

OUR VISA PLATINUM'S FIXED RATE IS TRULY FIXED.

Get a low dependable rate — as low as **9.99% APR***— and all the world-class advantages you expect.

A Note of Thanks for Your Generosity

During February 2010, First Financial CU members and staff held a fundraiser to provide aid and assistance for the victims of the devastating January 13 earthquake in Haiti. Working together, we raised a total of \$731.53 for the American Red Cross – Haiti Development Fund. We would like to thank everyone who donated their time and money, despite our own tough economic circumstances, to strangers who are living in even tougher conditions. This event once again demonstrated the power of credit union members — believing in the cooperative philosophy of “People Helping People.”

Credit Union Holiday Closings

Saturday, May 29th, 2010
Monday, May 31st, 2010
Memorial Day

Saturday, July 3rd, 2010
Monday, July 5th, 2010
Independence Day

For a complete list of Holiday Hours for 2010, 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.

Where to find us

Office locations and important telephone numbers are as follows:

Main Office

5550 W. Touhy Ave.
Skokie, IL 60077
(847) 676-8000

Lutheran General Hospital Branch

(Advocate Healthcare employees only)
1775 Dempster Street
Park Ridge, IL 60068
(847) 723-8046

S & C Electric Branch

(S&C employees only)
6601 N Ridge Blvd
Chicago, IL 60626
(773) 338-1000 x2393

Alcatel-Lucent Branch

(Alcatel-Lucent employees only)
2701 Lucent Lane, Room 8D 134
Lisle, IL 60532
(630) 713-1884

John Crane Branch

(John Crane employees only)
6400 Oakton St
Morton Grove, IL 60053
(847) 967-2445

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

FFCU Board of Directors

Douglass J. Buier	Chair
Carl J. Rohr	Vice-Chair
Michael J. Gebhardt	Treasurer
David R. Wheeland	Secretary
Mary A. Lynch	Supervisory Committee Chair
Thomas L. Monticello	
Jose M. Perez	
Anthony R. Falco	

www.firstfcu.org

