

## Accessing Your Accounts Your Way

A message from the CEO

Keeping track of your finances is extremely important. The easiest and most effective way of staying on top of your money and avoiding fraudulent charges is by keeping track of your accounts at all times—24 hours a day, 7 days a week.

First Financial Credit Union is committed to making available as many resources as possible to our members. As evidence of that commitment, I am pleased to announce our latest service offering—Mobile Banking. Mobile Banking refers to the ability to access your accounts via a cellular or wireless handheld device. Smartphones exist in many varieties: iPhone, Android, Palm, Blackberry, etc. By using your smartphone, you can log in to It'sMe247 to access your accounts and/or transfer funds. If you use a smartphone or other wireless handheld device, try it today. Go to [www.firstfcu.org](http://www.firstfcu.org) and click on the It'sMe247 button, then log in to your account—it's that simple.

In addition to new Mobile Banking, FFCU offers a variety of convenient products to access your account services conveniently, such as: It's Me 247 online banking, CU\*EasyPay electronic bill pay, E-Statements, and CU\*Talk audio phone system.



**It'sMe247 online banking** gives you access to all your account information easily and securely. Multi-factor authentication means your account information is protected. Safely view your statements, current history, cancelled checks, loan and account information, and view pending ACH transactions. You can also update your account information, make transfers in between accounts, pay your FFCU loans, and much more.

**CU\*EasyPay electronic bill pay** is a fast and easy way to pay any bill anywhere in the country. You can make one time payments or set up recurring payments. This is very helpful in maintaining a positive payment history which eliminates any potential for a late payment on your credit bureau. Bill Pay stores your payee/biller information, keeps a record of all payments, even allows you to notate payments with details you want to remember. Historical data can be retrieved within seconds of the electronic request.

**E-statements** allow you to access your normal statements as far back as one year. These statements provide you with all the transaction information throughout that particular month as well as showing dividends earned and interest paid. And statements are available online the 1st day of the month, so there is no need to wait for your mailed statement to verify your balances and transactions.

**CU\*Talk** is a quick, easy, and secure way to access your accounts via phone. Just call 888-379-0013 to check balances, make transfers, see if a check has cleared, or even have a check from your account mailed to your home.

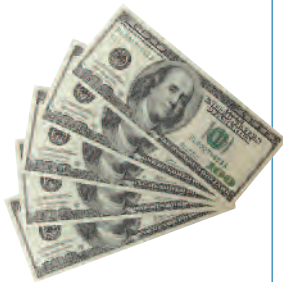
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# A Better Solution than Payday Loans

**Our \$500 RapidCash loan is the low-cost alternative you can trust!**



## Quick Cash When You Need It Most

It can happen to anyone—unexpected repair bills, a medical emergency, or a spouse losing a job. Before you know it, you're living paycheck to paycheck. When you find yourself short of funds, First Financial's RapidCash loan is here to help. Commercial payday lenders can charge fees equivalent to interest rates of 400% or more! First Financial's RapidCash loan carries a comparatively low interest rate of just 18% APR\*.

- NO CREDIT CHECK
- Loan amount: \$500
- Term of loan: 6 months

## How RapidCash Can IMPROVE Your Financial Future

1. FFCU will help you develop good saving habits so that at the end of the loan, you'll have a savings balance.
2. A RapidCash payoff may help improve your credit score and qualify for a traditional loan.

## Fast, Confidential Application

If cash flow is tight, don't let money problems control your life. Questions? Call the Loan Department at **847-676-8000** or email [loans@firstfcu.org](mailto:loans@firstfcu.org).

\*APR=Annual Percentage Rate, subject to change without notice. RapidCash is available only to members who have direct deposit or payroll deduction to a First Financial Credit Union account, or who have been in good standing for 1 year. Payments will be made by AutoPay. Processing fee: \$25. Must be employed and provide current paystub. Other restrictions may apply.



# Notice of Your Financial Privacy Rights

We, our, and us, when used in this notice, mean First Financial Credit Union. This is our privacy notice for our members. When we use the words "you" and "your" we mean the following types of members: Our consumer members who have a continuing relationship by purchasing or holding financial products or services such as: Share account, Loan account, Credit Card account. We will tell you the sources of the information we collect about you. We will tell you what measures we take to secure that information.

## DEFINITIONS

**Nonpublic personal information** means information about you that we collect in connection with providing a financial product or service to you. Nonpublic personal information does not include information that is available from public sources, such as telephone directories or government records. Hereafter, we will use the term "information" to mean nonpublic personal information as defined in this section. An **affiliate** is a company we own or control. A **nonaffiliated third party** is a person we do not employ or a company that is not an affiliate of ours. This is also known as nonaffiliated third party, or simply, an "other party."

## THE INFORMATION WE COLLECT

We collect information about you from the following sources: Information you give us on applications or other forms; Information about your transactions with us; Information about your transactions with other parties; Information from a consumer reporting agency; and Information we receive as a result of verifying member information.

## THE CONFIDENTIALITY, SECURITY, AND INTEGRITY OF YOUR INFORMATION

We restrict access to information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards to protect this information.

## YOUR INFORMATION AND OUR AFFILIATES

We may disclose information about you to our affiliates. Here are the kinds of information and the source of that information: Transaction and experience information from our account records; Information about your transactions and experience with us, such as name and address. Federal law allows us to disclose the information listed above with our affiliates. You do not have a right to opt out of the disclosure of this information.

We may disclose information about you to the following types of affiliates: Financial service providers, such as Insurance agents. We only allow direct mail solicitations. We do not allow telephone solicitations.

## YOUR INFORMATION AND OTHER PARTIES

We will not disclose information about you to anyone except as disclosed in this policy or as permitted by law. Examples of this might include disclosures necessary to service your account or prevent unauthorized transactions.

## INFORMATION ABOUT FORMER MEMBERS

We do not disclose information about former members, except as permitted by law.

# Car Shopping? Buy Happy!



**SAVE**

UP TO  
**\$7,000\***  
OFF MSRP  
Limited-time offer!

**Save**  
on Used Cars Too!

Call **800-500-7010**  
to save money now!



**CarQuotes.com**

## DARE TO COMPARE

Even though the first time home buyer credit is no longer available, First Financial would like to remind you that now is still a terrific time to buy a home. Whether you are looking to purchase for the first time or would like to refinance your existing mortgage, your membership with FFCU offers great benefits and the best rates through our Mortgage Department.

First Financial Credit Union, there is no comparison.

Act now and receive:  
**FREE Mortgage Consultation**



**First Financial**  
CREDIT UNION MORTGAGE SERVICES



Partnered with A and N Mortgage Services, Inc.  
Provider of Mortgage Services for Credit Union Members  
1945 N. Elston Ave., Chicago, IL 60642

Call today

**LARRY LEVINE**

Senior Mortgage Consultant

p: 773.305.7021

c: 847.226.4892

f: 773.303.8755

e: llevine@aandnmortgage.com

**Membership. It makes sense.**



Illinois Residential Mortgage Licensee

This is not a commitment to lend. THIS IS AN ADVERTISEMENT. A and N Mortgage Services is an Illinois Residential Mortgage Licensee and Equal Housing Lender.

## Credit Union Holiday Closings

**Saturday, September 4th**

**Monday, September 6th**

Labor Day Weekend

**Monday, October 11th**

Columbus Day

For a complete list of Holiday Hours for 2010, 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.

## Simple credit card math

### You could change your financial future today

While recent Regulation Z legislation requires credit card providers to show a payoff schedule on each consumer statement, it certainly does not require them to show you a comparison of your payoff options.

According to CardTrak.com, 90 million American households carry an average credit card debt load of more than \$10,500. In the interest of improving our members' financial lives, here is a quick comparison chart.

Credit Card Balance	APR (Annual Percentage Rate)	How Long to Pay off Balance?	Total Interest Paid
\$10,500	23.90%	18 yrs, 3 mos	\$10,264.78
\$10,500	18.90%	15 yrs, 4 mos	\$6,727.46
\$10,500	9.99%	10 yrs, 11 mos	\$2,708.36

\*Hypothetical comparison for illustrative purposes only. Calculations assume minimum payment payoff at 4% of balance per month. Credit Union rate shown is our best rate; rates may vary according to creditworthiness.

Make First Financial Credit Union your first stop when searching for a new lower-interest credit card. Our credit card offers all the world-class features you expect, including:

- Low, fixed rates
- NO annual fee
- Worldwide acceptance
- Travel insurance
- And more!



Ask us about transferring existing debt from your higher-rate credit cards to your new First Financial Credit Union card with a rate as low as **9.99% APR\***. As you can clearly see, it can save you a significant amount of interest in the long run! Contact us today at **847-676-8000**, online at **www.firstfcu.org**, or stop in to see one of our friendly Loan Officers.

\*APR=Annual Percentage Rate, subject to change. Not a promise to lend; standard credit qualifications and some restrictions apply.



## Patient Financing

- Easy
- Affordable
- Confidential

First Financial Credit Union has developed a special program to help you and your family finance various medical procedures and treatments which might not be covered under your major medical insurance plan.



- Rates as low as 6.99% APR\*
- A variety of convenient terms
- 90-day no payment option
- No Prepayment Penalty

Apply online at **www.firstfcu.org!**

\*APR=Annual Percentage Rate, subject to change. Not a promise to lend; standard credit qualifications and some restrictions apply.

## 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

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**www.firstfcu.org**

