

## Cooperatives Are A Great Option For Many

A message from the CEO

A colleague of mine recently was musing about an ad he saw for Borden cheese. Come to find out, Borden is a cooperative of dairy farmers. In the ad, Borden boasts "Our cooperative is 100% farmer-owned. That means 100% of our proceeds go to American dairy farmers." On the accompanying website, friendsofelsie.com (named after Borden's mascot, a cow named Elsie), visitors can read about the spirit of cooperatives and how supporting Borden supports the community. "What does it mean to be a friend of Elsie?" the site rhetorically asks:

It means you choose to support dairy farmers who work hard every day to put the best the American farm has to offer on your table. That's because Borden Cheese is made by a cooperative of dairy farmers. And since the cooperative is 100% farmer-owned, 100% of the proceeds go back to American dairy farmers. So look for Elsie the Cow. She's a long-standing symbol of good things from the farm and good things for families and communities everywhere.

After hearing the story, I immediately started thinking of the correlation between the dairy farm cooperative and credit unions. That's what credit unions are - not-for-profit financial cooperatives, owned by you, the member/owners. All the proceeds go back into the credit union to help our community - the members and their families.

LaSalle, Washington Mutual, National City, Bank of Lincolnwood — it's hard to believe these large banks no longer exist. They seemed to have it all together. They were advertising extreme rates and attractive account incentives up until the very end.

Yet, not-for-profit, financial cooperatives remains strong, safe and secure. More and more consumers are turning to credit unions today for the added financial stability and not-for-profit structure. Credit unions operate in the best interest of their members. Unlike banks, which operate to create profits for outside stockholders or private owners, the credit union operates to serve our owners, you.

I'm obviously preaching to the choir about credit union membership, but maybe you know a friend or family member who has not yet had the pleasure of experiencing credit union membership. Or maybe you only do a few things with the credit union and the rest with a bank. With great products, great rates, lower fees and great service, why wouldn't you do all your banking at a not-for-profit financial cooperative?



### Feature Articles:

Bringing Access to Your Accounts.....	P2
Your Auto Resource Center.....	P3
Debit vs. Credit - Which to Choose?.....	P4

# the place for all your lending needs



## Need a More Flexible Loan?

FFCU's Flex line of credit is a great way to save money and pay off your high-interest debts. Imagine only making one easy payment a month. With rates as low as 6.99%, you can lower your monthly payments *and* save hundreds of dollars of interest. And because it's a line of credit, you can take out as little or as much as you need, making it the most *Flexible* loan around.



Call (847) 676-8000 to speak with a Loan Officer or apply online at [www.firstfcu.org](http://www.firstfcu.org). Final rate is determined by credit history.

## Mortgage Questions?

If you're a home owner or looking to purchase in the future, chances are you have many questions about the mortgage industry. It's now more important than ever to stay informed. Our mortgage representative, Larry Levine, has scheduled time on site at our offices to assist you with your mortgage needs. Whether it's a question about rates, refinance, purchase or general mortgage questions, Larry is the mortgage expert with the answers.

Main Office in Skokie	every Friday 9am - 12pm
Lucent branch in Naperville	1st & 3rd Wednesdays 10am - 2pm

If you'd like to schedule an appointment or have other questions, Larry can be reached at (847) 226-4892 or [llevine72@gmail.com](mailto:llevine72@gmail.com).

## Make FFCU Your Auto Resource Center

Wouldn't it be nice if you could have a one-stop source for all your vehicle purchasing needs? Well now you do - [www.firstfcu.org](http://www.firstfcu.org). FFCU has partnered with two companies to provide you a valuable resource for all your vehicle shopping needs. Through CarQuotes.com and Enterprise Car Sales, members receive special pricing and discounts for vehicle purchases, as well as valuable information to use during the entire car buying process. And the financing stays with FFCU, so you'll get the great rates and service you're accustomed to.

With *CarQuotes.com*, you can: search for new and used vehicles for sale, find out about the current rebates and incentives, research and compare different makes and models, read valuable car shopping tips and new car reviews, as well as calculate the value of your vehicle for trade.

At *Enterprise Car Sales*, you can: search for used vehicles for sale in your area, test drive vehicles for sale, take advantage of special pricing and offers to CU members, and work one-on-one with a representative to identify and locate the vehicle you desire.



Visit [www.firstfcu.org](http://www.firstfcu.org) home page for the links to CarQuotes.com and Enterprise Car Sales. Members receive special pricing and discounts for vehicle purchases, as well as valuable information to use during the car buying process.

## One Sweet Deal



**Lower your auto loan  
rate by 2%**

**Terms up to 72  
months**

We'll save you money and lower your payments by refinancing your auto loan you have elsewhere.

**Call today. (847) 676-8000**

\*with approved credit, minimum annual percentage rate of 4.50%. Offer applies to loans refinanced from another financial institution. Existing loans at FFCU are not eligible.

View all of FFCU's low rate loans  
at [www.firstfcu.org](http://www.firstfcu.org)

## Bringing Access to Your Accounts, Your Way

One of the biggest enhancements of our recent system upgrade is in FFCU's online banking - *It'sMe247*. With *It'sMe247* 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 a connection to the Internet, you can use *It'sMe247* Online Banking to check balances, transfer money, and stay connected with your accounts around the clock.

Below are just a handful of the new enhancements included in *It'sMe247*. Be sure to visit [www.firstfcu.org](http://www.firstfcu.org) for information about these and other product/service offerings.



### CU\*EasyPay! - Pay Your Bills Online

With CU\*EasyPay!, you can receive and pay your bills online with the click of a mouse. There is no additional sign-on procedure or password to remember - just click Pay Bills while in *It'sMe247*. CU\*EasyPay! is fast, secure, convenient...and easy! Pay any bill online at any time, from anywhere.

#### Here's how

To enroll, simply log in to *It'sMe247* as usual and click the Pay Bills link from the main menu. Step-by-step point and click instructions will guide you through enrollment and setup. After allowing for processing (approximately 24-48 hours), you'll be ready to go. Just come back to *It'sMe247* and click the Pay Bills link again!



### Control Your Automated Deposits

Using *It'sMe247* you can split incoming direct deposits into separate accounts. Maybe set a little aside in your saving each week, or pay a little extra on your loan for faster payoff.

#### Here's How

This feature displays all incoming ACH deposit records where funds are automatically deposited into your accounts through the Automated Clearinghouse (ACH). You can update or add distributions, allowing you to control your deposits.

### eAlerts - Receive Automatic Account Alerts

With eAlerts, *It'sMe247* keeps you up to date with what is going on with your accounts.

**Account Balance eAlerts** - Get notified when your balance reaches and/or falls below a specific amount that you set.

**ACH Deposit or Withdrawal eAlerts** - Be notified of electronic deposits and withdrawals on your account.

**Loan Payment Due eAlerts** - Receive a reminder when your loan payment is coming due.

**Notice Mailed eAlerts** - Receive an email when a notice has been mailed to your home, so you can be on the lookout.

### E-Statements - Get Your Statements Online

Get your statements when you want it. No paper to shred, no one going through your garbage - protect against Identity Theft.

#### Here's how

Use the E-Statements Enrollment page to sign up to receive your FFCU account statements electronically through *It'sMe247*. E-Statements give you access to up to 12 months' worth of account statements, so that you can view, print, or even save them to your local computer if you wish.

Choose the enrollment option you wish from the list at the bottom of the page. Enter your email address, then click Accept. You can immediately view your statements now, or return to *It'sMe247* at a later time and click the View Your Statement button on the main menu.

### View Your Checks Online

You can go online and see digital copies of cleared checks.

#### Here's how

This feature lets you see a copy of your checks. A "snapshot" image of both the front and the back of the check is displayed. Click the Print button provided on the page to print a free copy of that check using your own printer.



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



# Debit vs. Credit - Which to Choose?

Have you ever been confused about which option to choose when purchasing something at the store? Debit or Credit? Here's a simple rule-of-thumb you should use - **the only time you should enter your PIN is when getting cash back.**

So the next time you're at the store using your FFCU VISA Debit Card to make a purchase, choose "Credit" and sign. You are allowed an unlimited number of signature-based transactions, but limited to 8 free PIN transactions per month.



## Credit Union Holiday Closings

FFCU will be closed the following days:

### *Labor Day Weekend*

Saturday September 5<sup>th</sup>

Monday September 7<sup>th</sup>

### *Columbus Day*

Monday October 12<sup>th</sup>

As always, you can access your accounts 24/7 by using CU\*Talk (phone access), *It'sMe247* (home banking) & ATM/Debit.

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

## *FFCU Contact Info*

5550 W Touhy Ave, Ste 102  
Skokie, IL 60077  
(847) 676-8000  
info@firstfcu.org



## *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	
Michael J. Ramel	
Jose M. Perez	
Anthony R. Falco	

## *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.