

**FAMILY
FIRST**

FEDERAL CREDIT UNION

S U M M E R • 2 0 1 0



Convenience! Convenience! Convenience!

Real estate agents always said that the 3 most important things about property is “location, location, location.” On July 26th (after a delay to ensure that the change would not interfere with your card use), Family First Federal Credit Union will be converting to a new company to provide ATM cards, Debit cards and ATM machine access. The new company, **CO-OP**, has a surcharge free ATM network of 28,000 ATM machines, including 9 ATMs in Great Falls.

Some of the most important reasons for the change are:

- Effective July 26th, we will be “live” with the CO-OP Network which will allow members to see accurate balance information when they withdraw money at an ATM.
- Your deposits, including electronic payroll deposits which normally occur before 7:30 am, will now be immediately available to cardholders at both ATMs and at merchants for purchasers.
- New, higher standard daily limits will apply to the CO-OP cards. You will be able to withdraw up to



\$500 daily at ATMs and use your DEBIT cards for up to \$1,500 in purchases daily. If you need a temporary increase in these limits, you will be able to arrange this in advance with the Credit Union. [61370]

- CO-OP Network is owned and controlled by credit unions. This means that we can provide this improved service for our members without increasing the costs to members or the credit union.

In July, all our ATM and DEBIT cardholders will receive new cards. These cards should be activated immediately on receipt. Cardholders will be provided information on changing the preset PIN to a new number of their own choice.

It is important that all cardholders remember that their old “Instant Cash” cards will no longer work after July 25th. After receiving the new cards, our members should contact any companies that send automatic or re-occurring charges to their Debit card asking them to change to the new card number on July 26th.

If you don't have a Family First FCU Debit card, now is a great time to add a great FREE convenience to your wallet in the form of our new CO-OP Debit card. Call, stop by or print out the application from our website at www.familyfirstfcu.org.

OUR MISSION STATEMENT

Family First Federal Credit Union is your friendly, caring credit union offering personal, trustworthy service for the entire family (even your pets).



54th Annual Membership Meeting & Dinner → Mission Possible WRAP-UP

Our 54th Annual Membership meeting on April 9th was a great success. We had a great turnout of members and their guests, shared a wonderful meal and enjoyed the excitement of our gifts, door prizes and cash wheel drawings.

Manager/CEO Kathy Briggs was the speaker at this year's meeting to introduce our new theme of "*Opening Doors to Your Future.*" Kathy spoke about the services of the Credit Union, including new products like our home mortgage program, and how they can make your financial life better. [23847]

The election results were announced and we are pleased to present our 2010 Board of Directors and officers:

Corinne Cole, President
Tom Fundis, Vice President
Jim Holcomb, Treasurer
Gary Ophus, Secretary

Directors:

Arthur Alt • Chris McIntosh • Karen Service

The 2010 Supervisory Committee will again be chaired by Barbara Phillips with committee members Deborah Hanson and Lynn Yahraus.

We have also set the date for our 55th Annual Dinner and Membership Meeting for **Friday, April 15, 2011!**

Director Tom Fundis Honored as Montana Credit Union Volunteer of the Year!

At the annual meeting of Montana's credit unions here in Great Falls in April, our own Tom Fundis was honored as the 2010 Montana Credit Union Volunteer of the Year. Tom was not only selected because of his 29 years of credit union membership and volunteer involvement at Family First FCU, he was also recognized for his military service before becoming an employee of Montana Deaconess Medical Center (now Benefits Health System) and for his other volunteer work in the Great Falls community.

Heat Up The Highway

GET A COOL RATE

Heat up the highway in the vehicle of your dreams with a low rate loan from Family First Federal Credit Union!

With rates starting as low as **4.49% APR*** and affordable terms, you can drive your miles in style. Come see us today and we can help you get the application process started.

* APR = Annual Percentage Rate. Quoted rate is the lowest available rate. Your rate will be based on your credit history and may be higher. Rates and terms subject to change without notice.

Are Rising Rates Burning a Hole in Your Budget?

Come to us and refinance!

We always keep our members in mind. So if you're currently feeling the heat from a high-rate loan from another financial institution, let us know. We may be able to save you money

each month with a simple refinance loan from Family First Federal Credit Union.



You can always turn to us first for competitive rates and friendly Credit Union service. Come by for a personal rate quote, or give us a call for more details today!

The Right Mortgage Plan...

Home loan rates are low and the opportunity to save is high. Whether you are interested in a 15, 20, or 30-year mortgage, Family First FCU can help you finance the home of your dreams with the budget you can afford. [910]

Bring in this coupon for \$250.00 off your closing costs on your conventional 1st Mortgage with Family First Federal Credit Union!

REDEEM THIS
COUPON AT
FAMILY FIRST FCU
FOR
\$250.00 OFF
CLOSING COSTS
ON A FIRST MORTGAGE



...Might be a Simple Refinance!

If you're currently in an adjustable-rate mortgage you may want to consider refinancing. Today's low interest rates could save you money in the long-run. With Family First FCU's coupon for \$250.00 off your closing costs, now may be the right time to buy! Give us a call at **(406) 727-7575** or come by the Credit Union for more details.

Save with Smart Driving

Automobile costs can add up beyond the gas tank. By ensuring your automobile is running smoothly, you can help reduce those costs and put money back in your pocket. Here are some steps you can take in order to maintain a healthy automobile:

Check the tire pressure. Operating on tires that are not filled to their optimum pressure can cause you to use more gas than what is necessary.

Maintain regular oil change and tune-up visits. Like our routine visits to the doctor, we can help ensure that our automobiles are running their best by scheduling appointments with the mechanic.

Watch the speed limit. Not only will it help keep you safe on the road, it can save you money on gas. Approximately every 5 miles per hour over 60 miles per hour, there is about a 20-cent increase.

Cubby Companion Corner

Materials that Make Money

Have mom or dad ever spoken the phrase, "You know, I am not made of money" to you? Actually, money is composed of a couple different materials.

Notes (paper currency) – Even though some people call bills "paper money," bills are actually composed of 25 percent linen and 75 percent cotton.

Coins – This form of currency is made up of copper and another element, like zinc or nickel.

So next time mom or dad tells you that they aren't "made of money," ask them if they know what money is really made of. For more fun money facts, get mom or dad's permission to visit www.factmonster.com.



Teens Rock CREDIT CARD MYTHS

Credit cards are a convenient tool to keep on hand, but it is important remember the responsibility that comes with them. Here are a couple things that may or may not surprise you about credit cards.

I need a credit card in case of an emergency.

This is a useful tool to keep peace of mind, but if you start to use your emergency credit card like a regular means to make purchases it could be very damaging if you cannot keep up with the payments. [63321]

I need a credit card to build credit.

You do not build your credit by simply using a credit card on a regular basis. You build credit when you pay your bills, like your rent and utilities on time, every time. You might be able to build your credit faster with a credit card, but be careful not to spend beyond your limits.

For more information about credit cards and choosing the one that best suits your needs, come by Family First FCU. Our friendly member service representatives will be happy to review which card will work best for you.





2010 Board of Directors

President —	Corinne Cole
Vice President —	Tom Fundis
Treasurer —	Jim Holcomb
Secretary —	Gary Ophus
Directors —	Arthur Alt Chris McIntosh Karen Service

2010 Supervisory Committee

Chairman —	Barbara Phillips
Members —	Deborah Hanson
	Lynn Yahraus
Alternate —	Joe Durocher

HOLIDAY CLOSINGS

INDEPENDENCE DAY

(Observed)

Monday, July 5th

LABOR DAY

Monday, September 6th

(Family First FCU observes the holiday schedule of the Federal Reserve Bank.)



WIN \$25

Find your account number somewhere in this newsletter (in the form of [#####]). Then, call the Credit Union within 30 days, and we will deposit \$25 into your account.



Credit Union Hours

Monday-Friday—

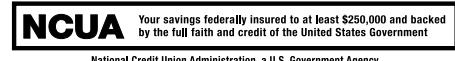
- | | |
|-----------------|-------------------|
| • Drive-Up | 7:30 am - 5:30 pm |
| • Lobby & Phone | 9:00 am - 5:00 pm |

(406) 727-7575

CU Day & Nite Phone Banking

(406)727-0109 or (800)992-4328

To report a lost or stolen VISA card after hours call
(800) 991-4965



© CUAdvantage.com • 877.799.0784

—Change of Address Form—

If you have recently moved - please remember to give the Credit Union your new address!

Name: _____

Account Number: _____

New Street Address: _____

City, State, Zip: _____

Home Phone: _____ Cell Phone: _____ Work Phone: _____

Signature: _____

(Request must be signed)

Mail this form to: FAMILY FIRST FCU • PO BOX 6587 • GREAT FALLS, MT 59406