



FAMILY FIRST

SPRING • 2008

FEDERAL CREDIT UNION

ANNUAL MEETING

APRIL 11TH—FRIDAY

HOLIDAY INN • GREAT FALLS

HOSPITALITY
6:30 PM

DINNER*
7:00 PM

DOOR
PRIZES!

CASH
WHEEL!

TICKETS: \$5
*(Please purchase tickets
in advance, by April 7th.)*



Please join us for our 52nd Annual Membership Dinner and Meeting on Friday, April 11th, at the Great Falls Holiday Inn.

Enjoy a delicious dinner buffet—and, we'll be spinning our 'Cash Wheel.' Plus, there'll be gifts for all attendees.

Dinner tickets are only \$5 and must be purchased in advance. They're available at the credit union office, or by calling us at 406-727-7575 by April 7th.

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).



—FAMILY FIRST PRIVACY NOTICE—

Family First Federal Credit Union is owned by its members and run by a board of directors you elect. You can be confident that your financial privacy is a top priority of this credit union. We are required by law to give you this privacy notice to explain how we collect, use, and safeguard your personal financial information. If you have any questions, please contact a member service representative at (406) 727-7575.

We are committed to providing you with competitive products and services to meet your financial needs, which necessitates that we share information about you to complete your transactions and to provide you with certain financial opportunities. In order to do so, we have entered into agreements with other companies that provide either services to us or additional financial [21049] products for you to consider.

Under these arrangements, we may disclose all the information we collect, as described in this notice, to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements. To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell to other third parties the information we provide to them.



Information We Collect and Disclose About You

We collect and may disclose nonpublic, personal information about you from the following sources:

- Information we receive from you on membership and loan applications and other forms;
- Information about your transactions with us or others;
- Information we receive from a consumer reporting agency;
- Information obtained when verifying the information you provide on an application or other forms, such as from your current or past employers or from other institutions where you conduct financial transactions.

We may also disclose information we collect about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of the credit union, follow your instructions as you authorize, or protect the security of your financial records.

If you terminate your membership with Family First Federal Credit Union, we will continue to adhere to the privacy policies and practices as described in this notice.

How We Protect Your Information

We restrict access to nonpublic personal information about you to those employees and credit union officials who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.



Holiday Closures

Memorial Day
Monday, May 26

Independence Day
Friday, July 4th



Win \$25!

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



Family First Now Offers— **MORTGAGE LOANS!**



• FIXED RATE • TERMS: 15, 20, & 30 YEARS •

In an effort to offer to our members a credit union option for their 15, 20, and 30 year fixed rate mortgage needs, Family First has initiated a Real Estate loan [50618] program.

If you or your family or friends are in the market for a real estate loan for home purchase or refinance, give Debi or Kathy a call at 406-727-7575!



IMPORTANT INFORMATION For ATM & Debit Cardholders

We have been informed that certain changes will occur that will affect both our ATM and Debit cards.

The biggest change will be that if you have multiple cards on your account, different joint owners will receive different card numbers with all reissues starting in May. Both cards will still access the same savings and checking account, but they will have separate ATM and Point-of-Sale (*merchant*) limits.

There may also be changes in how your name is shown on the card due to greater restrictions on name length.

We have been assured that the change (*which is due to the sale of the Instant Cash program from one bank to another*) will not interfere with your use of your card. As always, either before or after this change in May, please contact the credit union as soon as possible if you have any problems activating or using your ATM or Debit card.



Credit Savvy Key to Avoiding Costly Mistakes

There's a lot of misinformation floating around about how to shop for, use, and benefit from credit. For example, many consumers believe that a "credit repair" operation can improve their credit score for a fee. In reality, there's no quick fix for a low credit score. It is possible to improve your credit score by correcting inaccuracies in your report, but this is something you can do yourself for free.

Another common myth is that closing old, unused credit accounts will improve your credit score. It may seem illogical, but closing old accounts actually can hurt your score because closing older accounts makes your credit history shorter. That's because the credit scoring formula rewards consumers for having a longer, well-established credit history. Also, closing an account with little or no

balance makes your outstanding debt greater in proportion to your available credit, and that typically lowers your score.

Think the interest rate on your fixed-rate credit card can't be raised? Think again. A card issuer can change the interest rate and many other terms of your agreement with just 15 days' written notice.

These are just a few of the many commonly held misconceptions about credit. [63532] Consumers who are able to separate fact from fiction can avoid costly mistakes.

If you have questions about credit or are looking to switch to a credit card with better rates and lower fees, contact Family First Federal Credit Union today.



2007 Board of Directors

President — Gary Ophus
Vice President — Tom Fundis
Treasurer — Corinne Cole
Secretary — Karen Service
Directors — Arthur Alt
Jim Kessler
Gayle Knudson

2007 Supervisory Committee

Chairman — Anita Fisher
Members — Joe Durocher
Marian Evanila
Barbara Phillips
Jim Winter

Credit Union Hours

Monday-Friday—

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

Montana's Credit Unions: The Difference YOU!

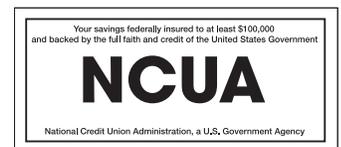
Chances are you've probably noticed it—credit unions are just different. From our exceptional rates and low fees to the wealth of convenient services we provide, we're unlike any other financial institution. That's because of our unique not-for-profit structure. It lets us focus on serving you, the member, and lets us maintain a bottom line not of profits, but of people.



From day one at Family First FCU, our bottom line has always been you. It's just how we were built. Credit unions are made up of people working together to achieve a better life for themselves and their community. They were organized to be not-for-profit cooperatives run by democratic [49750] principles of one member, one vote. It doesn't matter whether you have an account with \$20 or \$20,000, your vote counts the same as every other member.

As a credit union, we're owned by our members. Rather than answer to corporate stockholders, we answer to our members...It's just part of our structure. That means at Family First, you call the shots.

We're glad you belong!



—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