



FAMILY FIRST

S U M M E R • 2 0 0 8

FEDERAL CREDIT UNION

Making Your Dreams Come True...

Purchase

Whether you're shopping for your first home or looking to move to something larger or smaller, Family First FCU now can be there for you with conventional 10 to 30 year mortgages! Competitive rates and working with people you know and trust can take some of the stress out of this important life step and help you achieve your dream home.



Refinance

Sometimes the mortgage that worked for us 5 years ago isn't the mortgage we want today. If you are uncomfortable with your existing variable rate mortgage, want to stretch out payments over a different term, or want to combine debts with your existing mortgage, we can help you find a new mortgage that may be just right for your new set of dreams. [9614]



Home Improvement

Turn your house into your dream home with a fixed rate 5, 10 or 15 year Home Improvement loan. Whether you're upgrading the kitchen, adding a bathroom, replacing the siding or the roof; a Family First FCU Home Improvement loan can let you convert your dreams into reality!

Home Equity Line of Credit

Looking for a convenient way to tap some of the equity in your home for those important but sometimes expensive dreams? Our variable rate Home Equity Line of Credit can be the answer to college tuition, second honeymoons, small business start-up expenses and all the other big dreams for you and your family. A Home Equity Line of Credit lets you withdraw the money when you need it over a five year period, so it's great for meeting those big ongoing financial commitments.



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).



See Big Sky Country – YOUR WAY!

Whether you want to explore Montana’s state parks, follow the Lewis and Clark Trail or just go fishing to your heart’s content, Family First FCU can help you get started. We have affordable financing for boats, RVs and personal watercraft, with free pre-approval to make your purchase quick and easy.

You can view our current rates online at www.familyfirstfcu.org or contact our loan department for friendly, personal assistance.

Services For College Students

There are lots of details to think about if you’ve got a child heading off to college in the fall. In addition to buying dorm supplies and arranging for tuition payments, be sure to take a little time to make sure they’re ready for their first taste of financial independence.

- With “Basics Checking” here at Family First FCU, your child won’t have to worry about keeping a minimum balance or paying a monthly fee. Remember, we also offer a special checking account for young members under the age of 18.
- Have your child sign up for free online banking so they can keep track of their accounts 24/7. If you like, we can link your accounts so you can transfer money to them quickly. [21650]
- Tell your student to be careful if they get all kinds of credit card offers! Credit card companies target college students aggressively, but our low-rate VISA Card is a much better value. A co-signer may be required for young applicants.

We are happy to support our younger members, whether they are in college, in the military, or launching a career. Please stop by or give us a call for friendly, personal assistance.



KEEPING SCORE: How Smart Moves And Simple Mistakes Can Affect Your Credit Score

You want to have the highest credit score possible. And you don’t want to make small mistakes which can harm your current score. So you should be aware of the different factors which can affect this important three digit number negatively and positively.

SMART MOVES:

The number one tip to keep your score high is to pay your bills on time – every time. (Tip: Our online Bill Pay service is a great way to keep your bills on track.) Since the length of your credit history is also important, keep at least one credit account open for a long time.

SIMPLE MISTAKES:

Keeping high balances on multiple accounts will bring down your score. Experts advise that it is best to keep a few credit cards with balances averaging around 1/3rd the total allowable balance. Surprisingly, closing an old credit card account can actually negatively affect your score. It’s better to leave the account open but inactive, even if you have paid off the balance.

For more information and tips on improving your credit score, visit www.myfico.com.



AUTO LOANS **MADE EASY**

There are lots of great vehicles out there. And there are lots of great options to choose from. But when it comes to financing your next vehicle, the choice is easy.

At Family First Federal Credit Union, we make vehicle financing quick, convenient and hassle-free.

- You can apply in minutes – either by phone, in person, or simply by visiting our website.
- We can pre-approve your loan – so you can shop with your financing already in place.
- We offer lots of payment options – we can set up automatic transfers, or you can use Home Banking to transfer your payment. [64138]
- Or, of course, you can pay by check!

Best of all, it's easy to know you're getting the best possible deal. After all, we're here to help your money go farther. Call or stop by today for a personal rate quote.

VISA Gift Cards *Personal, Practical – Perfect!*

A VISA Gift Card is more personal than cash and more practical than a gift certificate from a store. It's the perfect gift for anyone, because it is accepted at millions of locations. The recipient can choose where to shop and what to buy, so you know they will be happy with their gift!

VISA Gift Cards are available in several different designs including Birthday Candles, Pretty Ribbon and Benjamin Franklin. A Gift Card just take moments to purchase and is available for amounts ranging from \$10 up to \$500 with a service fee of \$3 per card. Stop by today to pick some up.

Stamps Are Up Again – Online Bill Pay Is Free

Stamp prices have risen to 42 cents. That means that if you use 10 stamps a week that you will spend over \$200 a year just on stamps. The good news is that you don't need stamps to pay your bills.

Just switch to online Bill Pay.
There are lots of benefits:

- You can set up automatic payments so you will never incur late charges again.
- You can easily check your account status, to help avoid overdrafts.
- You can buy fewer stamps. (Fun fact: did you know that for every ten stamps you lick you gain one calorie?)

The best things in life are free, and online Bill Pay is no exception. Call or stop by, or visit www.familyfirstfcu.org for more information.

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How To Set Financial Goals – **And Reach Them**

It's easy enough to dream about things we would like to accomplish. Why not take those dreams to the next step? Here are some keys to help you set some workable financial goals:

1. **Make a list.** Write down all of your goals – large and small. Don't judge them, and don't worry about how you will accomplish them at this point. Just write them all down.
2. **Start small.** Begin by choosing a short-term goal such as paying off a credit card.
3. **Be specific.** Don't say, "I want to pay this card off some day." Instead, decide to pay an extra \$50 each month until the balance is gone. [60315]
4. **Get some help.** Family First FCU can help you in lots of different ways. You could transfer those high-rate credit card balances, refinance your auto loan and your mortgage, or open an IRA to save for retirement. Call or stop by, and together let's start turning those goals into reality.



2007 Board of Directors

President — Gary Ophus
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 Marian Evanila
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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

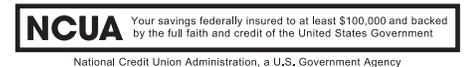
(406)727-0109 or (800)992-4328

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

Holiday Closures

INDEPENDENCE DAY
 Friday, July 4

LABOR DAY
 Monday, September 1



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—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