



FAMILY
FIRST

F A L L • 2 0 0 8

FEDERAL CREDIT UNION

SHOPPING FOR A LOAN?

Million \$ Loan Sale

- While It Lasts!



Our \$1,000,000 Loan Sale is back for what's on your shopping list!

We've got money to loan and your Board of Directors has agreed to temporarily drop our already low rates even lower!

How about rates as low as **4.44%^{APR*}**
on vehicle loans

and as low as **7.94%^{APR*}**
on Personal loans!

Think about it! Refinance that high interest rate car, truck or RV loan and lock in a great low, fixed rate now. Or, payoff that high rate credit card with a reasonably priced Personal loan. [62783]

These unbelievable rates will only be available for a limited time, so call Family First FCU before it's too late!

OAC. Some restrictions apply.

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).



Tips For Avoiding Overdrafts

At Family First FCU, we know how important it is to keep your checking account running smoothly. We would like to extend these ideas to help you avoid overdrafts:

- Always write down every transaction immediately. Mental notes of transactions don't work for most people.
- Be sure that you have enough money in your account, and never write a check or use your debit card unless you are certain the funds are there.
- Remember that checks deposited into your account may not be available immediately.
- Keep in mind when using your debit card, a merchant may hold an amount of funds greater than your transaction until the transaction clears. This is especially common at gas stations and hotels.
- Sign up for CUACCESS home banking, and your account balances will always be at your fingertips. If your checking account is running low, you can transfer money from savings quickly and easily.

Visit www.familyfirstfcu.org to enroll in home banking, and contact the credit union to ask about our overdraft protection options.



2008 Christmas Club / Plan Now for a Green Christmas in 2009!

How about a green Christmas for a change? Wouldn't it be great to have the cash for your holiday spending instead of pulling out the credit cards? How?

Simply take advantage of the Credit Union's *Christmas Club* saving program. It's flexible, convenient and can be tailored to fit your holiday goals. [9432]

The *Christmas Club* season runs from November 1 through October 31, and members may deposit up to \$250 per month into a special, high yielding account (currently 2.0% APY*). Dividends are paid on the *Christmas Club* account after the close of business on October 31, and the balance of your Christmas savings will be paid out on November 1st!

Again in 2008- Members may withdraw their *Christmas Club* deposits during the month of October without penalty!

The 2008 *Christmas Club* accounts will be paid into participating members' savings accounts (S1) on Monday, November 3rd. A form is provided at the bottom of this page to allow you to request a check to be mailed to you, or to request the deposit to some other part of your account.

If no instructions are received by October 31, your 2008 Christmas Club funds will be deposited to your S1 Share Savings account.

*APY=Annual Percentage Yield.

Daylight Savings Time Reminder: Daylight Savings Time ends on **Sunday, November 2 at 2:00 a.m.** Remember to set your clocks *back one hour* before you go to bed on Saturday night.

What's your retirement IQ?

Some of us dream of moving to the beach, traveling the world, or just spending time with family and friends. Unfortunately, some of us are going to be in for a shock when we go to retire. Are you prepared?

True/False If you currently earn \$100,000 each year, then you can easily live on \$50,000 a year when you retire.

True/False The average baby boomer does not expect to be working during his/her retirement.

True/False Social Security is usually enough to cover most people's retirement income. Whatever you save is just a bonus.

Answers:

False Experts estimate that you will need 70% of your pre-retirement income to live comfortably.

False 8 out of 10 baby boomers expect to work, at least part time, after they retire.

False Social Security only covers about 40% of most people's pre-retirement earnings. [63896]

For a comfortable, worry-free retirement, you may need more money than you think. The good news is that it's never too late to start saving. Contact us today for information on our secure, high-yielding IRAs.

Name: _____

Account # _____

Please transfer the balance of my 2008 Christmas Club account to an account other than My S1- Share Savings Account.

Instead, please deposit to

Account # _____ S _____ Savings Checking

Please mail my Christmas Club check – must be mailed to the mailing address on record.

Signature: _____

Request must be signed

Mail this form to: Family First FCU, PO Box 6587,
Great Falls, MT 59406

Form must be received by October 31, 2008.



Simplify Your Shopping. Buy **VISA** Gift Cards.

A VISA Gift Card is a personal, practical, perfect gift for anyone on your list! It's accepted at millions of locations, so the recipient has lots of stores to choose from. It can be used for online purchases. And it can even be replaced if it's lost or stolen.

Consider VISA Gift Cards for teachers, coaches, your children's favorite babysitter or, of course, your family members. Stop by and we'll give you all the details.



Building An Emergency Fund: **FOUR EASY STEPS**

Experts advise keeping 3 to 6 months of income in an emergency fund for unexpected expenses such as medical bills, car repairs or appliance breakdowns. Easier said than done? Not necessarily.

If your idea of an "emergency fund" involves scrounging through the couch pillows looking for loose change, you might want to consider the following four steps to build up a real cushion of cash:

1. **Open a separate account.** It will be less tempting to dip into your emergency account, and it will give you a feeling of accomplishment to see your savings add up.
2. **Pay yourself first.** Figure out how much you should be able to save from each paycheck. Deposit that amount first, then pay the bills.
3. **Cut corners.** Look for small ways to save such as packing a lunch instead of eating out.
4. **Keep at it.** If you need to tap into your emergency fund occasionally, that's ok. That's what it's there for. Keep saving on a regular basis and don't give up.

At Family First Credit Union, we care about your financial security as much as you do! Our savings accounts offer competitive yields, convenient automatic deposit options and NCUA insurance up to \$100,000 for complete peace of mind. Call or stop by today for more information.

Annual Supervisory Audit Of Statements

Please take a few extra minutes to review your September 30th statement carefully. Make sure that all the information, transactions and balances shown are correct. If you feel that anything is in error, please contact the Supervisory Committee within 60 days in writing at:

Family First Federal Credit Union – Supervisory Committee
PO Box 6041
Great Falls, MT 59406

*** **Please do not send transactions or deposits to this address.**

Student Loans

Yes we do! Family First FCU offers student loans in partnership with the Montana Higher Education Student Assistance Corporation (MHESAC).

Applications are available from High School guidance or college financial aid offices. List Family First FCU as your lender of choice with our lender ID number (833762).

INSUFFICIENT FEE / PRIVILEGE PAY FEE CHANGE EFFECTIVE JANUARY 1, 2009

Effective January 1, 2009, the Insufficient Funds fee for checks, ATM withdrawals, debit card transactions or ACH (Automated Clearing House) withdrawals, which are insufficient funds when presented to the credit union for payment, will increase to \$25 per item.

This change will also increase the fee for Privilege Pay use to \$25 per item effective January 1, 2009. [660]



2007 Board of Directors

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

2007 Supervisory Committee

Members — Joe Durocher
 Marian Evanila
 Barbara Phillips
 Jim Winter

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

COLUMBUS DAY
 Monday, October 13

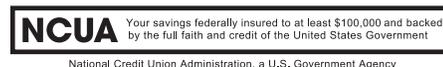
CHRISTMAS DAY
 Thursday, December 25

VETERANS' DAY
 Tuesday, November 11

NEW YEAR'S DAY
 Thursday, January 1, 2009

THANKSGIVING DAY
 Thursday, November 27

Please note: We will close early on Wednesday, December 24th and Wednesday, December 31st at 2 p.m.



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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