



FAMILY FIRST

FEDERAL CREDIT UNION

S P R I N G • 2 0 1 2

Low Loan Rates to Keep You Moving

Don't get dragged down by overloaded auto payments. Instead, stop by Family First Federal Credit Union for an affordable auto loan. Our rates are as low as **3.24% APR***, and we offer financing terms up to 72 months, so financing your next new or used vehicle is more affordable than ever.

Are you already making payments on an auto loan from another lender? We may be able to save you money and reduce your monthly payments by refinancing your existing auto loan with our low rates and flexible terms. [62824]

Let Family First FCU help you keep your finances moving forward by keeping your payments low.

Stop by the Credit Union to apply for an affordable auto loan today.

*APR = Annual Percentage Rate, on approved credit. 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.

Opening Doors to Your Future

2901 11th Avenue South • P.O. Box 6587 • Great Falls, MT 59406
406-727-7575 • www.familyfirstfcu.org



Fix It Up With a Home Equity Line of Credit

Why wait for your dream home when you can transform your current home? With a Home Equity Line of Credit from Family First Federal Credit Union, you can give your home the makeover of your dreams without exhausting your savings.

Go ahead...

*Repaint, Replace, Remodel,
Reinsulate, Repair, and More!*

You can even use the funds from a Home Equity Line of Credit to send your kids to college, consolidate your debts, or take a vacation. Just give us a call or stop by for all the details.



We're All About Advantages Just take a look at our VISA Credit Card

A VISA Credit Card from Family First FCU offers our members exactly what they deserve—more benefits, more value and more convenience.

Rates as low as 12.90% APR*

No annual fee | No sudden rate hikes
5-day grace period

Plus, if you ever have a question about your VISA account, you'll always have access to the friendly, personal service you've come to appreciate here at your credit union. Visit our website at www.familyfirstfcu.org for more information or stop by the Credit Union to apply in person.

*APR = Annual Percentage Rate. Rates and terms subject to change without notice. We do not charge interest on purchases if the balance is paid in full by the due date.

The Perfect Gift FOR MOMS, DADS, AND GRADS!

From Mother's Day and Father's Day to graduations and weddings, a VISA gift card from Family First Federal Credit Union is the perfect gift for everyone on your list. Accepted anywhere you see the VISA logo, VISA gift cards offer ultimate flexibility for your special recipient. Plus, you choose how much you want to give, so sticking to your budget is a breeze. Stop by the Credit Union to get yours today! [62422]

Keep Time on Your Side

When you're young, it's easy to keep thoughts of retirement stuffed away in the corner of your mind. But in reality, now is the ideal time to pull those thoughts out and start making plans for your future. After all, when it comes to saving, time is your ally, and the sooner you get started, the better.

The advantages of saving for retirement while you still have time on your side are enormous. In fact, take a look at these two savers. Each saver placed their money in an IRA earning 7 percent annually:

	Savings Plan	Years Saved	Total Saved by Age 65
Saver #1	Saved \$1,000 at the beginning of each year from age 20 to age 30, then never saved another dime.	10 years	\$168,514
Saver #2	Saved \$1,000 at the beginning of each year from age 30 to age 65.	35 years	\$147,913

You don't have to start big to save big. Just start. Set aside a portion of your paycheck each month, and if your company offers a retirement plan, sign up—it's one of the easiest ways to save. And remember, Family First FCU offers Traditional IRAs and Roth IRAs, which are an ideal way to get your retirement savings growing.

IRA Contribution Deadline

You have until April 17, 2012, to contribute to a 2011 IRA. If you're receiving a tax refund this year, an IRA is a great way to put your money to work. And remember, Family First Federal Credit Union offers Roth IRAs and Traditional IRAs in addition to Coverdell Education Savings Accounts and Health Savings Accounts, so if you need help setting one up, be sure to give us a call. We're happy to help.



Teens Rock



Building Credit as a Student

It won't be long before your life is full of exciting changes and new challenges, and right now is the opportune time to start preparing for some of those challenges. By building your credit now, you'll have an easier time qualifying for loans, auto insurance, and even cell phone plans when you become an independent adult.

Not sure where to start? That's okay. Family First Federal Credit Union is here to help. We've got a few ideas to help you get started:

- Open your own credit card, but do some research before you commit to a credit card. What is the interest rate? Are there annual fees? Is the credit limit reasonable?
- Make small, occasional purchases, and avoid large purchases that you wouldn't be able to afford if you were paying with cash. [18805]
- Pay off your balance every billing cycle, and always make your payments on time. This will help you avoid unnecessary debt and interest charges while increasing your credit score.
- Stay smart. Having access to your own credit is exciting, but remember to be responsible. Heading into your future with unnecessary debt will only bring on more challenges.

Give us a call here at the Credit Union to find out how we can help you start building your credit today.

Cubby Companion Corner



Sudoku is easy to play and the rules are simple. Fill in the blanks so that each row, each column, and each of the nine 3x3 grids contain one instance of each of the numbers 1 through 9.

1	3		2			7	4	
	2	5		1				
4	8			6			5	
			7	8		2	1	
5				9		3	7	
9				3				5
	4				6	8	9	
	5	3			1	4		
6								

1	2	5	6	8	4	6	9
4	9	1	2	6	8	5	8
6	8	9	2	5	1	7	2
5	8	9	7	2	1	2	6
7	2	6	9	8	1	5	
6	1	2	5	8	4	7	9
2	5	1	4	9	6	8	7
9	7	6	8	1	5	2	4
8	7	4	6	2	9	3	1

Solution

NATIONAL CREDIT UNION YOUTH WEEK™

April 22 – 28, 2012

Are you ready to become a Credit Union Super Saver? You're already a member of Family First Federal Credit Union—and that's a great start to becoming a Super Saver, but Youth Week is coming up here at the Credit Union, and it will be the perfect opportunity for you to learn how to become a Super Saving Superhero!

We will be celebrating Youth Week April 22 – 28, so ask your mom or dad if you can stop by and join us in the celebration! Also, if you open up a youth account (ages up to 17) during the week of April 22-28, you will be entered into a drawing to win \$25! We hope to see you there. [63783]





2012 Board Of Directors

Chair **Corinne Cole**
Vice Chair **Jim Holcomb**
Treasurer **Chris McIntosh**
Secretary **Gary Ophus**
Directors **Arthur Alt**
 Brad Robinson
 Karen Service

2012 Supervisory Committee

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

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.



**FAMILY
FIRST**

FEDERAL CREDIT UNION

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 CLOSINGS:

Independence Day

Wednesday, July 4th

Memorial Day

Monday, May 28

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



EQUAL HOUSING
LENDER

NCUA

Your savings federally insured to at least \$250,000 and backed
by the full faith and credit of the United States Government

National Credit Union Administration, a U.S. Government Agency

© 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