

First Community Insider

FEBRUARY/MARCH 2018

New Money Market Account



**Achieve a Higher Return
with our New Advantage
Money Market Account.**

Earn up to
1.00%^{APY*}

MINIMUM \$1,000 TO OPEN

**Is your goal to earn more but still have flexibility to access your funds?
If so, a money market account might be perfect for you.**

Our new Advantage Money Market Savings Account allows you to earn a high rate of interest while still having immediate access to your funds. Interest is paid on four tiers, starting as low as \$1,000 and you can make up to six (6) withdrawals per month.

Saving for your future has never been easier. You can apply using our online application at firstccu.com/open-account-form.

If you prefer to speak with a member service representative, call us at (800) 828-5923 or visit one of our four convenient branch locations today!

*APY=Annual Percentage Yield. Rate is subject to change without notice. Certain qualifying criteria required to qualify for higher APY. Minimum balance required to open account and avoid \$5 monthly service fee is \$1,000. Federally insured by the NCUA.

**Celebrating
85 Years of
Member Service!**



Pet Adoption Days

Beginning in March our Janesville branch will be hosting adoptable pets from the Humane Society of Southern Wisconsin.

Please come and meet dogs & cats looking for their forever home.

SATURDAY, MARCH 10TH

10:00 AM - 12:00 PM

For an up-to-date listing of available pets, please visit their website at petsgohome.org/adopt



humane society
of Southern Wisconsin

Board of Directors

David Waller, Chairman
Richard Lindeman, Vice Chairman
Kathryn Holmes, Secretary
Dennis Dreikosen, Treasurer
Roger Allen, Director
David Elmer, Director
Mary Ann Flavin, Director
Barbara Hughes, Director
Duane Neuendorf, Director
James Petzrick, Director
Wayne Udulutch, Director

In This Issue

Home Equity Loan Special
Meet Our Staff - Debbie Watson
Instant Issue Debit Cards
Tax Reform & How It Affects You

Want to Save \$100 a year?

You can save money on checks and stamps by paying your bills with Bill Pay. With CheckFree, we pay for the checks, stamps, and envelopes. This could easily save you over \$100 a year and Bill Pay is free when at least one payment is scheduled per month. Learn more about Bill Pay and Online Banking at firstccu.com.

Home Equity Loan Special



Make home improvements or pay off credit card debt with a home equity loan from FirstCCU.

- **4.99% APR* Fixed Rate**
- **Up to \$25,000**
- **Terms up to 120 months (10 years)**
- **No Closing Costs**

*APR=Annual Percentage Rate. Minimum 700 credit score required to qualify. Not valid on loans already financed with FirstCCU. Other credit qualifications may apply. Rate subject to change. Federally insured by the NCUA.

Instant Issue Debit Cards

Announcing a new product coming in March 2018... Instant Issue Debit Cards!

What are instant issue debit cards?

Instant issue debit cards are cards printed at our branch. These cards come equipped with chip technology (EMV) and can be instantly activated. This eliminates the wait of 7-10 business days to receive your card in the mail. If you have a lost or stolen card, or have experienced fraud on your card, we can replace it in our Beloit branch the same day. If you open a new checking account, you'll walk out with a new debit card in hand; you can activate it immediately in the branch by calling 800-567-3451 and setting up your desired PIN number.

Instant issue debit cards have many advantages as mentioned, and in the future these cards will allow you to add a personal picture to the card. It could be a photo of your family, favorite pet, college, etc. and use the card the same day.

We are excited to bring our almost 20,000 members this incredible product and can't wait to bring even more products to you this year!

Tax Reform & How It Affects You

Tax Reform is real, and here... how will it affect you?
Will you end up paying more in taxes or less?

Take out all the guess work and make an appointment with Kenneth Courts, a Senior Tax Adviser for FirstCCU members, and find out what these changes will mean to you and how they will affect your taxes.

Also, you can have Kenneth prepare your 2017 taxes on-site at your FirstCCU branch plus, as a member, receive 30% OFF the cost of your tax preparation.

Contact Kenneth at 262-510-2226 or kcourts@focusedtaxsolutions.com today!



Four convenient branch locations in:

Beloit
1702 Park Avenue
608-362-9077
Monroe
140 West 7th Street
608-329-7800

Janesville
2701 N Pontiac Drive
608-758-4530
Rockford
6079 East Riverside Blvd
815-316-3052

Meet Our Staff



Debbie Watson, FirstCCU's new Branch Manager in Monroe, has over 30 years of experience in banking and finances plus over 15 years in mortgage lending. Debbie has the knowledge of Conventional, FHA, USDA, and VA mortgages and prides herself with matching the right product to fit her buyer's needs.

Debbie grew up in Freeport and still resides there. She has two grown daughters, Emily and Chelsea and a son-in-law, Chelsea's husband Matt. Debbie doesn't have any grandchildren (yet) only beloved "grand dogs", Toby and Kimber.

She currently serves as Treasurer on the board of directors for the Northwestern Illinois Community Action Agency. When not working in the office, Debbie enjoys watching football and NASCAR, playing golf, and spending time with her family and friends.

Purchasing or refinancing your home can be exciting and sometimes a bit stressful. Debbie's experience with the mortgage loan process will guide you to the result you are looking for in a smooth and professional manner.

Stop by our Monroe branch to meet Debbie and find out how she can help you today!

Contact Debbie at 608-329-7800 or dwatson@firstccu.com.



Your Credit Union • Our Community • Your Choice
800-828-5923
www.firstccu.com