

# First Community Insider

JANUARY 2018

## Letter from the President



Thanks for another great year!

I would like to start by saying thank you for your support of First Community Credit Union. I understand that you have many alternatives when it comes to choosing a financial service provider and we sincerely appreciate your support. We will continue to keep your trust and provide you with enhanced products and services.

In 2017, we stopped the debit card PIN fee, streamlined our account opening processes, and increased volunteer time and donations to the communities we serve. Here are some accomplishments your credit union achieved in 2017:

- On target to donate over \$25,000 and more than 475 hours to charities
- Helped 81 members purchase their dream home
- Granted over \$67,000,000 in new loans; and
- **Added almost 2,500 new members**

Next year will be even more exciting with the additions of instant issue debit cards, a new mobile banking app with remote check deposit capability, and a new high yield money market account. These are just a few of many upcoming enhancements for 2018 to fulfill our promise of always looking for ways to better serve you.

Once again, thank you for your support of FirstCCU. It's going to be an exciting end to 2017 and an even better 2018, and I'm glad we are all part of it!

I welcome any comments, questions, or concerns that you might have. Our goal is to exceed your expectations each and every day. Please feel free to contact me directly at [jkgyll@firstccu.com](mailto:jkgyll@firstccu.com) or 800-828-5923.

Sincerely,

Jack K. Gill  
President/CEO

Celebrating  
85 Years of  
Member Service!



## Coming Soon in 2018

- **Instant Issue Debit Cards**  
Pick your card up today without having to wait 7-10 business days.
- **New Mobile Branded App**  
Available in the App Store or Google Play as FirstCCU and look for our logo.
- **Remote Deposit Capture**  
Deposit checks remotely with instant funds availability right from your phone or tablet.

## 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

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PRIVACY NOTICE: Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at [https://firstccu.com/assets/images/general/3-Privacy\\_Policy.pdf](https://firstccu.com/assets/images/general/3-Privacy_Policy.pdf) or we can mail you a free copy upon request if you contact us at 800-828-5923.

## Personal Loan Special



Pay off your holiday spending debt with our 5.99% APR\* personal unsecured loan. Borrow up to \$10,000 for up to 60 months.

\*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.

## Checking Account Statement Fee Notice

Effective January 1st, we are implementing a \$2.00 checking account statement fee due to the rising cost of postage and statement processing. This only applies to members who are ages 18 through 55 and do not have E-Statements.

To sign up for E-Statements log in to E-Banking, click on the Self Service tab, Additional Services, and select eStatements.

We do not want to charge you this fee so please sign up for E-Statements today. Go to our website at [www.firstccu.com](http://www.firstccu.com) and look under Online Banking/ Sign up for E-Statements to learn more.



*tax planning. tax preparation. simplified.*

## ROTH or Traditional IRA

Tax filing for 2017 begins soon. One common tool that people use when filing their taxes is an IRA or Individual Retirement Account. Specifically, there is a lot of buzz around ROTH IRAs and their advantages. However, which one is truly best for you in saving taxes? That answer depends on each person's individual situation as not everyone should be using ROTH. Some people have greater benefits from a Traditional IRA and some need both. Especially if you are on the healthcare exchange, these retirement accounts can be very beneficial. Speak with Kenneth Courts, a Senior Tax Advisor for FirstCCU members and find out which works best for you and why. Contact Kenneth Courts at 262-510-2226 or ask your FirstCCU representative for more information.

Four convenient branch locations in:

Beloit 1702 Park Avenue 608-362-9077	Janesville 2701 N Pontiac Drive 608-758-4530
Monroe 140 West 7th Street 608-329-7800	Rockford 6079 E Riverside Blvd 815-316-3052

## Meet Our Staff



Judy Short, Mortgage Loan Officer with FirstCCU, has over 20 years of experience in finance and mortgage banking. Judy has assisted borrowers achieve their dream of homeownership. Judy has the knowledge of Conventional, FHA and VA products and prides herself with matching up the right product to fit her buyer's needs.

Judy earned a Bachelor of Science degree in Marketing from Northeastern Illinois University in Chicago. She grew up in Chicago, and later married her husband Ron, then settled in the Rockford area. They have two grown sons, Alex and Nick. Judy considers Rockford her home.

She is a member of BNI -Profit Professionals and Rockford Network of Professional Women. When not working in the office, Judy enjoys reading, practicing her golf skills, and spending time with family and friends.

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

Find out how Judy can help you today: 815-316-3052 ext. 206 or [jshort@firstccu.com](mailto:jshort@firstccu.com)



Your Credit Union, Our Community, Your Choice

800-828-5923

[www.firstccu.com](http://www.firstccu.com)