

The First Community Insider

Celebrating 80 Years of Member Service ♦ www.firstccu.com ♦ jkgill@firstccu.com

Beloit ♦ Rockford ♦ Janesville ♦ Monroe ♦ Toll-Free 1-800-828-5923



Chip (EMV) Cards Are on the Way! New Cards Issued for Both Debit and Credit Cards

As you have probably heard on TV and Radio, the card associations are moving toward EMV based cards. EMV cards have tiny computer chips on each card that generate a unique authentication code each time the card is used, thereby making it almost impossible to counterfeit the card.

They have incurred a significant amount of expense and testing time

getting these cards ready to use. As part of this change, merchants are adding EMV compatible terminals.

The EMV transaction process is slightly different than traditional cards.

EMV cards are inserted into the reader and removed when the transaction is completed as opposed to the traditional swiping of cards. FIRSTCCU

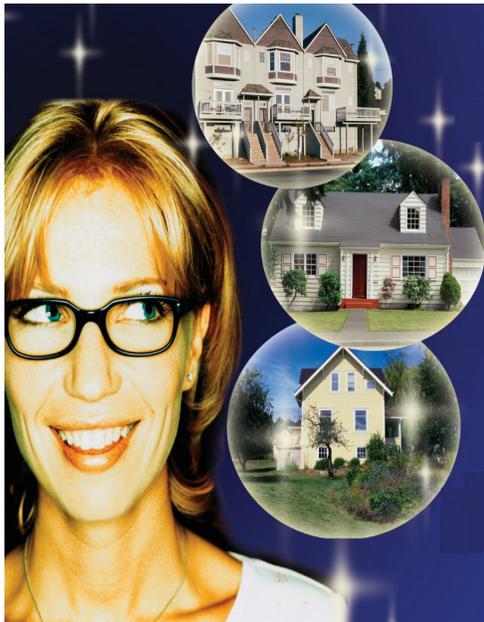
EMV cards are being issued with both the chips and magnetic strips.

This allows the cards to be used anywhere.



Card Issuance - A sample of our VISA EMV credit card is in the upper left hand corner. We have completed testing on our VISA credit cards and they will begin being issued in early Spring. The cards will be reissued as

your existing card expires. The card on the right is a sample of the new VISA Debit EMV card. These are in testing at the current time and will be available this Summer. Because of the change in plastic card stock, custom cards will not be available. All EMV cards will be issued in the style above.



Mortgage Rates Are Great!!! Purchase or Refinance!!

Thought you missed your opportunity for historically low rates, think again. Mortgage rates are still great. **NOW is the time** to take advantage of these rates and potentially save yourself thousands of dollars over the term of your loan. Once rates start to move up it maybe too late to grab a low rate. Kristi Amenda and her staff of mortgage professionals are ready and waiting to assist you with all of your mortgage needs. Give her a call at 1-800-828-5923 to get the process started. FIRSTCCU offers FREE pre-approval that verifies you're "ready-to-buy" status.



FIRSTCCU has completed it's 65th consecutive Bauer 5-Star safety rating. A 5-Star rating is the highest that Bauer issues and is a testament to the conservative business approach we have taken.



First Community Bowls to Benefit CMN

First Community Credit Union employees participated in the annual CMN Bowlathon in Janesville. FIRSTCCU ranked first in number of employees participating, pledges raised and best outfits (see picture at the left). In total over \$8,000 was raised to benefit Children's Miracle Network, we are also hoping for a corporate match to increase that impressive total.



Looking to Save \$100 a Year? Read On

First Community replaced its old bill pay system with CheckFree in October 2014. The new system features a single sign-on meaning that once you are logged into Home Banking you are logged into Bill Pay. CheckFree is the state-of-the-art in bill payment and presentment. As part of this conversion, FIRSTCCU became part of the electronic payments exchange. This means that significantly more of our bill payments are exchanged electronically and thus paid faster. The system also allows for bill presentment. This means that after setting up a bill, the next time you log in you may see the get bill icon. If you click on this icon you can have your bill electronically delivered to our website. When the bill arrives at our website you will get an email stating it's available. Simply log on and review it, then decide when you want to make the payment. You can also print or save a copy of the bill if you wish. This eliminates the bill being sent through the mail and gives you faster delivery.



Huge Money Saver - Did you know that you can save \$100 or more by using our bill pay system? With bill pay, there are not checks, envelopes or stamps to buy. Think about how many payments you send out on a yearly basis, now that's a big savings. Also because the majority of payments are sent out electronically they are much easier to track and a significantly lower risk of identity theft. *What could you do with an extra \$100?*

Did You Know FIRSTCCU Has Over 5,100 Branches? Kinda

Personalized service is a major benefit of banking at First Community Credit Union, and you don't have to sacrifice convenience to get it. Take advantage of FirstCCU's shared branching services through CO-OP Shared Branch and you can access your account at any of 5,100 credit union branches nationwide, often just as if you were visiting one of our own.



Look for the CO-OP Shared Branch logo to find shared branches near you.

The national CO-OP Shared Branch network links participating credit unions electronically, allowing credit union members to do "branch banking" even when the branch near you doesn't belong to FirstCCU. This is a huge benefit to our members who travel, whose workplaces don't coincide with our branch locations, or who simply enjoy the convenience of expanded access. Wherever you are across the country, chances are good there's a shared branch near you.

At a CO-OP Shared Branch location you can:

- Make deposits and withdrawals
- Make loan payments
- Receive loan advances

Many shared branches also offer transfers, statement histories, money orders, and notary services. Since services vary from one location to another, check with individual branches before your visit for a complete menu of available services.

First Community Credit Union Annual Meeting April 26, 2016 in the Beloit Office 5:30 p.m.

**Looking for a Loan? Look to Firstccu.com
You Can Apply 24 Hours a Day 7 Days a Week**