

The First Community Insider

Celebrating 83 Years of Member Service ♦ www.firstccu.com ♦ jkgill@firstccu.com
Beloit ♦ Rockford ♦ Janesville ♦ Monroe ♦ Toll-Free 1-800-828-5923 July 2016



FCCU Makes Debit Card PIN Changes Easier!

First Community has implemented a new, easy to use debit card authentication system. The old system required that you receive the card and then wait to receive a separate pin mailer. The new system is an Interactive Voice Response unit (IVR). By using the IVR you can call as soon as you receive the new card in the mail and activate it immediately.

It is also much more convenient for members who live outside the stateline area. Voice prompts guide you through a simply verification process. Once completed the card is fully functional. The other advantage to this system is that it can be used to change the PIN number on an

existing card. You simply call the IVR authenticate some basic information and select the PIN change option. Once updated the new PIN is effective immediately. **Food for Thought** - This system is ideal for people who have forgotten their PIN numbers. Simply call the system, complete the verification and set the new PIN. It also works great if you don't like your current PIN or think that someone has compromised it. It's super easy to change it. In the event that authorization fails, simply contact the credit union and we can assist you.

Maturity Reminder When you look at the maturity date on your Debit or Credit card, the date is expressed as 06/16. This means that the card will function through the end of the month listed, in this case June 30, 2016. New cards are typically issued in the first week of the maturity month.

Mortgage Department Adds New Originator



Ramiro Vargas

Kristi Amenda, AVP of Mortgage Lending, is excited to announce the addition of Ramiro Vargas to our mortgage department. Ramiro has been in all aspects of financial institutions, from Teller, Banker, financial advisor, to Mortgage Loan Originator. He is very dedicated to fulfilling his clients needs on every level of finance. Ramiro takes ownership of every member in order to establish good rapport and trust. With several years in the mortgage industry, Ramiro continues to evolve with the ever changing Mortgage industry and our members needs. Ramiro and his wife enjoy traveling and trying out new foods from different cultures. He also enjoys playing sports, going to baseball games, working on cars, and volunteering on the Board of Directors for the Beloit Snappers.



Our mobile app
is getting a
makeover!

Here is the list of features
coming soon:

- new & improved design
- intuitive easier navigation
- touch optimized screens
- "Remember me" login
- and more!

Don't have TouchBanking yet?
Download it for free today!



First Community Credit
Union
800.758.4330

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Why Pay More to Finance an RV or Boat?

FirstCCU is the only local lender that prices our RV loans at the same rate as our car loans. If you look around you will find most area lenders charge twice as much for a RV loan. That means you pay TWICE as much interest. Who wants to do that?? These great rates apply to Cycles, Travel Trailers, Boats, ATVs & UTVs, Snowmobiles and Compact/utility tractors **Already have a loan somewhere else? Refinance it to a lower rate at FirstCCU!!!**



Say Hello to the Sprint Credit Union Member Discount

If you're looking to save on your mobile bill, then it might be time to say hello to the Sprint Credit Union Member Discount! As a member of FirstCCU you can save on your wireless data each month!

Ways to save:

Individuals

- Get a 10% discount on select regularly priced Sprint monthly data service
- Valid in conjunction with other credit union and Sprint National handset and other promotions
- Mention Corporate ID: NACUC_ZZM

Ways to get your discount:

- Call 877.SAVE.4CU (877.728.3428) or
- Visit your nearest Sprint store

Let them know you're a credit union member and mention the appropriate Corporate ID listed above.

Start saving today with the Sprint Credit Union Member Discount.



Kyle's Korner

Myriam took a deep breath, exhaled audibly, and took one last look at what was left of Ana's high school graduation party. As her husband, Tony, waved farewell to the last remaining guest, Myriam asked her husband: *"Where did the time go? Our baby's going to college next year. Pretty soon she'll have a life and family of her own!"*

Then, after a brief pause, she added, *"So now what are we supposed to do?"*

Myriam and Tony are emotional about seeing their daughter begin a new chapter in her life, but also are concerned about how their own next chapter will be written. With major life changes come many questions. How much debt will Ana have after college? Did we save too much for college at the expense of our retirement? Did we save too little? What will this do to our tax return?

Everybody has their own story and most people know they could be making better, tax-smart financial choices. However, stress, uncertainty, and confusion often get in the way of good decisions. That's why we are proud to offer NO COST, NO OBLIGATION Financial and Tax Planning to all of our members.

Simply call 262-782-7224 to schedule an appointment with our Certified Financial Planner (R) and Tax Specialist, Kyle Breitzman. Appointments are conveniently held at our Beloit and Janesville branches and you will leave the appointment feeling more confident and in control over your financial and tax situation.

Like Us On Facebook!



First Community Credit Union has a Facebook page and our goal is to be engaged with our membership in many different ways. The Facebook page will allow us to post general information about the credit union and upcoming promotions.

Go to <http://www.facebook.com/FirstCCU> and like the credit union. This is also a great way to get updates on FCCU promotions.

Did you Know?

FirstCCU offers secure messaging, simply click on the contact us tab at firstccu.com.