

# The First Community Insider

Celebrating 83 Years of Member Service ♦ [www.firstccu.com](http://www.firstccu.com) ♦ [jkgill@firstccu.com](mailto:jkgill@firstccu.com)  
Beloit ♦ Rockford ♦ Janesville ♦ Monroe ♦ Toll-Free 1-800-828-5923 October 2016

## When Life Happens, We Can Help!!!

Life happens! We understand that unexpected overdrafts occur from time to time – overdraft coverage on your checking account can help!

### WHAT ARE MY OVERDRAFT COVERAGE OPTIONS?

The choice is yours. Consider these ways to cover overdrafts:

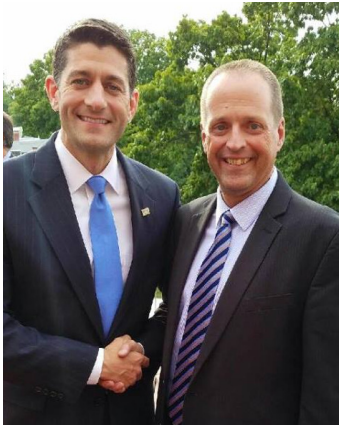
- Overdraft Protection Link to Another Deposit Account you have at FirstCCU
- Overdraft Protection Kwik Cash loan (Subject to fees + interest)
- Overdraft Privilege (\$32 overdraft fee per item)



**WHAT IS OVERDRAFT PROTECTION?** Overdraft Protection services apply to all types of transactions and may help protect your account from being overdrawn by automatically transferring funds to your checking account from another account, cash advance, or line of credit you may have at First Community Credit Union, for a fee or finance charge. Please note that cash advances and overdraft lines of credit are subject to credit approval.

**WHAT IS OVERDRAFT PRIVILEGE?** Overdraft Privilege allows you to overdraw your account up to the disclosed limit for a fee in order to pay a transaction. We may provide you a specific Overdraft Privilege limit depending on the type of account you have. You will receive a letter approximately 30 days after account opening, informing you that Overdraft Privilege has been activated on your account. You do not have Overdraft Privilege until you receive this notification. Even if you have overdraft protection, such as a transfer from another account, Overdraft Privilege is still available as secondary coverage if the other protection sources are exhausted.

Visit our website [firstccu.com](http://firstccu.com), contact us at 608-313-8900 or come by a branch to sign up or apply for these services.



**Paul Ryan - Jack Gill**

### FirstCCU's Gill Meets with Speaker Ryan on CU Issues

Jack Gill, FirstCCU President, was in Washington, D.C. at the Wisconsin Credit Union League's "Hike the Hill" event where Wisconsin credit unions spoke with our Congressional delegation to discuss legislative issues, educate lawmakers on the credit union

difference, and to showcase the benefits available to our members. Gill personally met with Senator Ron Johnson, Representative Pocan and Speaker of the House Paul Ryan. These visits are essential in keeping lawmakers informed of our increasing regulatory burden and how the costs associated with these regulations are hurting our members and decreasing the services that we can provide.



### Skip-a-Payment for the Holiday!

Need a little extra cash for the holidays? Defer your December loan payment. It's super easy to apply. Simply stop in the credit union and sign a deferral form or have a form emailed or faxed to you. Once the signed form is received, it will be reviewed by our loan department. The deferral will apply only to the December loan payment.

Loans must meet normal underwriting standards to qualify for this program. Offer excludes real estate loans and credit cards. Normal interest charges continue to accrue. FCCU will only notify people whose deferrals are denied.



## FirstCCU Sponsor's Hospice Fundraiser

Each fall, Beloit Regional Hospice hosts Doves and Diamonds to celebrate hospice and to provide a venue for recognizing those who support BRH. It is an opportunity to enjoy an evening with friends and neighbors while recognizing the importance of quality end-of-life care provided by a local nonprofit. It is the single largest fundraising event for the organization each year. The event also features the announcement of the Spirit of Caring Award Recipient. This award is given annually to a volunteer who really goes above and beyond in their efforts to embody the mission of Beloit Regional Hospice. The Doves & Diamonds, Celebrate Hospice Gala, will be held at The Eclipse Center, Beloit on Saturday, November 5th from 6:30pm – 10:30pm. Tickets are \$50 and can be purchased at <https://beloitregionalhospice.com>.

## Home for the Holidays Loan Special!



# 4.99%<sup>APR</sup>

First Community is out to make your holidays a little brighter with the Home for the Holidays loan. It's super easy to apply either in person or at [firstccu.com](http://firstccu.com). The loan amount is \$3,000 with a super low rate of 4.99%<sup>APR</sup>. Payments are very affordable at only \$90 per month. This super great deal will only go through January 8, 2017 so apply today and spread some holiday cheer!!!

Valid thru January 8, 2017. Not valid on loans already financed at the credit union. Minimum credit score of 650 required to qualify for special rates. Loans subject to credit approval. Other restrictions may apply.



## Kyle's Korner

"45"

Gretchen and her "girls" met at the coffee shop every Tuesday morning to discuss and solve all of life's problems, big and small. Gretchen waited for a lull in the conversation, then pounced. "So, is everybody excited about the election in November?"

Gretchen wryly appreciated the groans that answered her question.

"I don't care who wins, as long as they don't raise my taxes!" offered Lucille. "If I see another political commercial, I'm going to scream." Francine added. "We should just kick every one of those crooks out of Washington and start over!" said Olivia. And thus was the matter of the election of our 45th president concluded.

Election years always seem to stir up our passions. Most of us have real fears about what a new administration will do to our jobs, our safety, our rights, and our benefits.

The reality is that every year, there is new legislation which can change the face of your financial future with the flick of a pen. If you are not reviewing your financial and tax situation on a regular basis, you might feel like you are powerless to do anything about.

At First Community Credit Union, we are committed to helping all of our clients with life's more challenging questions. Now is the perfect time to schedule a NO COST, NO OBLIGATION Financial and Tax Review. Call Kyle at 262 827-1500 to schedule an appointment at one of our branches.