

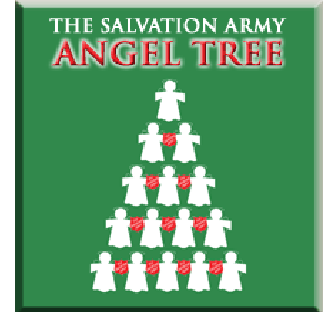
The First Community Insider

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

Help FirstCCU Help the Communities We Serve!!

First Community Credit Union is hosting a holiday fundraiser. Again this year the money raised will be donated to local homeless shelters and food pantries. First Community will match our members donations dollar for dollar to truly celebrate the holiday season.

FirstCCU also participates in the Salvation Army's Angel tree. The program allows members to come in and pick up a gift tag. The tag has a boy or girl and their age. Members then come in and place a gift under the tree with the tag attached. The gifts are then wrapped and distributed to families in need during the holiday season.



Thank You for Your Support!

Happy Holidays!

*Happy Holidays from
the Staff and Board
of FirstCCU!*

Holiday Hours 2016 - We will be closed on Thanksgiving November 24th, the day After Christmas December 26th and the day after New Years January 2, 2017.



*Skip a
Payment*

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. FirstCCU will only notify people whose deferrals are denied.

Annual Holiday Loan Special 4.99% Rate!!



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. The loan amount is \$3,000 with a super low rate of 4.99%^{APR}. 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.

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, contact us at 608-313-8900 or come by a branch to sign up or apply for these services.



Kenneth Courts

FirstCCU's, New Tax Planner **Kenneth Courts**

We are excited to introduce our new tax planning partner, Kenneth Courts. Kenneth Courts brings a unique approach to personal finances, tax planning and financial planning. Holding a Masters in Finance and Accounting along with experience in tax preparation, he brings an integrated approach to your finances from the perspective of both a Financial Advisor and Tax Planner in one. Kenneth will personally share the many workshop topics offered through our tax partner, Focused Tax Solutions. These topics include Tax Reduction, Social Security Planning, Planning for Healthcare in Retirement (Medicare), Writing a Love Letter (Estate Planning) and much more.

As Kyle Breitzman's activities have compounded closer to home (and we wish him well), Kenneth will make himself available Tuesdays and Wednesdays to start, then more as we approach winter. Please introduce yourself to Kenneth and maybe consider attending a workshop? He will call the Janesville branch home but will be available at all three locations. Welcome Kenneth as we move into a more streamlined and effective workshop and tax season!

Come and learn how you may reduce your future tax liability by attending an educational workshop on Tax Reduction right at First Community Credit Union. Also, as a First Community Credit Union member, enjoy a complimentary tax and financial planning consultation to see what opportunities you are not taking advantage of. You can contact Kenneth directly with any tax and investment questions or if you would like to sign up for a workshop. He can be reached at (262) 827-1500, (262) 510-2226, or kcourts@focusedtaxsolutions.com.