



**Party at Cliffs Amusement Park June 1st @ 1pm
Kids get in FREE for U-be's Birthday!**

Free BBQ and Cliffs unlimited ride pass for kids*. The fun with a Balloon artist and Cake Fetish cupcakes starts at 1pm in the picnic pavilion.

* Kid tickets are free. You can purchase parent tickets for \$23.50 at any one of our branches (no refunds). A ticket for each person is required. There will be no child care during the party. Parents are responsible for their kid(s) supervision. Tickets are limited so hurry in!



Cherry Berries on a Cloud

Family favorite

INGREDIENTS:

- 6 egg whites
- 1/2 tsp cream of tartar
- 1/4 tsp salt
- 1 3/4 c sugar

COOKERY:

FILLING:

- 2 (3 ounce) cream cheese
- 1 c sugar
- 1 tsp vanilla extract
- 2 c heavy cream, whipped
- 2 c miniature marshmallows

TOPPING:

- 1 tsp lemon juice
- 1 (21 ounce) cherry filling
- 2 c sliced fresh strawberries

1. Beat egg whites, cream of tartar and salt until foamy. Gradually add sugar, 1 tsp at a time, beating on high until stiff peaks form. Spread evenly in a greased 13-in. x 9-in. x 2-in. baking pan. Bake at 275 degrees for 1 hour; turn off oven (do not open door). Let cool in oven overnight or at least 12 hours.

2. Beat cream cheese, sugar and vanilla until smooth; gently fold in whipped cream and marshmallows. Spread over meringue. Chill for 4 hours. Cut into 16 pieces. Combine topping ingredients; spoon 1/4 cup over each serving.



PO Box 25587
Albuquerque, NM 87125 - 0587



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BRANCH HOLIDAY SCHEDULE

Memorial Day: Closed Monday, May 28th
Independence Day: Closed Wednesday, July 4th

Labor Day: Closed Monday, September 3rd
Columbus Day: Closed Monday, October 8th
Veterans Day: Closed Monday, November 12th

2012

Board of Directors
Vote April 1st - May 11th

Vote Online at
www.ffnm.org
or see enclosed paper
ballot in your statement.
Voting will run through
April 1st to May 11th.



2012 Annual Meeting

At the Natural History Museum
Wednesday, May 16th at 6pm - 9pm

Bring your family to tour the Natural History Museum, watch the 3D movie Sea Rex Journey to a Prehistoric World. Enjoy live entertainment, and hear from the Board of Directors about the results of the 2012 BOD Election, and what has been happening within your Credit Union.

Tickets are \$1.00 and all proceeds go to the Children's Miracle Network. Seats are limited so go into any branch to purchase your ticket today!

Financial
ADVANTAGE

First Financial
CREDIT UNION



WHY THROW AWAY YOUR MONEY? SAVE WITH SPRINT!

Join the 1 million credit union members nationwide that are already saving over \$74 million on their wireless plans! FFCU is pleased to bring our members these major savings through the Sprint Credit Union Member Discount Plan. Ways you can save:

- 10% off most regularly priced Sprint individual service plans
- 15% off most regularly priced Sprint business service plans

- Waived activation fee on new activations
- Waived upgrade fee

Available to new and existing Sprint customers. Enjoy the perks, benefits and exclusive discounts that only credit union members like you can receive. 3 Ways to Get Your Discount: Call 877.SAVE.4CU (877.728.3428) and let them know you're a credit union member. Visit www.SprintSave4CU.com, or your nearest Sprint store.

Albuquerque / Rio Rancho Branches

Downtown 601 Tijeras NW
Juan Tabo 831 Juan Tabo Blvd. NE, Suite A
South Valley 1625 Rio Bravo Blvd. SW, Suite 6
San Mateo 2700 San Mateo NE
Rio Rancho 2201 Rio Rancho Blvd. SE
Coors 2929 Coors Blvd. NW, Suite 104
Albuquerque/Rio Rancho office lobby hours:
 Monday – Thursday 8:50am to 5:30pm
 Friday 8:50am to 6:00pm
 Saturday (San Mateo, Coors & Rio Rancho and Juan Tabo only) 9:00am to 2:00pm
Drive-up hours: (San Mateo & Rio Rancho only)
 Monday – Thursday 8:30am to 5:30pm
 Friday 8:30am to 6:00pm
 Saturday 9:00am to 2:00pm

Gallup Branches

Boardman Office 313 S. Boardman
 Monday – Thursday 8:50am to 5:00pm
 Friday 8:50am to 6:00pm
Mesa View Office 1383 N. Highway 491
 Monday – Thursday 8:30am to 5:00pm*
 Friday 8:30am to 6:00pm*
 Saturday 9am to 1:00pm
 *Drive up opens at 8:00am Monday – Friday

Pine Hill Branch Pine Hill Market, Route 125
 Monday & Thursday 8:50am to 5:00pm*
 Friday 9:50am to 6:00pm*
 *Closed from 1:00pm to 2:00pm for lunch

Zuni Branch 1202 East Highway 53
 Monday – Thursday 8:50am to 5:00pm*
 Friday 9:50am to 6:00pm*
 *Closed from 1:00pm to 2:00pm for lunch

Portales Branch 700 W 2nd
 Monday – Thursday 8:50am to 5:00pm*
 Friday 8:30am to 6:00pm*
 *Drive-up opens at 8:30am Monday–Friday

Farmington Branch 4919 East Main St., Suite 103
 Monday – Thursday 8:50am to 5:00pm*
 Friday 8:50am to 6:00pm*
 Saturday 9am to 2:00pm
 *Drive-up opens at 8:30am Monday – Friday

Phone numbers

Albuquerque Office 766-5600, TDD 768-7138
 Gallup Office 722-6608
 Portales Office 356-5530
 Farmington Office 327-4478
 Toll-free nationwide 1-800-342-8298
 First Line 768-7126
 First Line (Gallup Area) 722-7447
 First Line (Portales) 359-1263
 First Line (Farmington) 327-5300
 First Line (Zuni) 782-2800
 First Line Toll-Free 1-800-344-8115
 CUE Downtown 768-7155, San Mateo 881-8515

Board of Directors

Chairperson - Cassie Kelley
 First Vice Chairperson - Pablo Rael
 Second Vice Chairperson - Vincent Esparza
 Secretary/Treasurer - John Sechrist

Directors

John Blumenthal, Ken Carson Sr.,
 Loretta Montoya, Victor Padilla, Cathy Thomas

Supervisory Committee

Chairperson - Jennifer Walters
 Secretary - Gloria Herrera
 Supervisory Member - Olivia Jimenez



Remember When...

- A new car cost under \$3000.
- You had to be 21 to vote.
- Gas was 30¢ – or less – a gallon.

Times have changed, but loan rates are back to where they were 30 years ago! During our **Remember When Promotion**, take advantage of these low rates:

- New Car Loans at 7.9%. Used Cars from 7.9% to 9.9%!
- Travel Trailers, Boats and Motorhomes at 9.9%! Extended terms, too.

Remember When...
 At Your Credit Union now through November 20th.

75 YEARS AND COUNTING!

WE HAVE OUR LOYAL MEMBERS AND EMPLOYEES TO THANK FOR IT!

Following the depression in 1937 ten employees from Mountain Bell organized their first meeting of the Credit Union on December 10th. They formed a federal credit union that was limited to Mountain Bell employees. Mrs. Stella Snyder was elected as the first President of a five member Board. There was a \$5.00 share requirement; loans were limited to \$100.00 secured, \$50.00 unsecured with interest at 1% per month.

In 1984, we merged with Albuquerque Publishing Company FCU, which brought in 550 members. In 1985, we merged with Employment Security Department CU, adding another 700 members. In 1986, we participated in a forced merged with Tijeras

FCU, adding 125 members. In 1986, the credit union changed its name to the more generic First Financial of New Mexico FCU, done to reflect the increasing diversity of the membership.

First Financial has been around for 75 years, and we have our loyal members and employees to thank for it! Loretta Trujillo has been an employee with First Financial for 35 years! She was hired in 1978 as a teller (when she was all of 22 years old), and held many different job titles throughout the years, including the title of the best three point shooter on the credit union's basketball team! Today Loretta is the VP of Member Relations, and both members and employees have become family to her. Loretta loves working for First Financial, "The idea of people helping people made me love working for a credit union," she said.



At First Financial Credit Union we strive to make sure that our members come FIRST. Peggy Blackburn and her husband James, have been members of First Financial for many years. Her husband James worked for the phone company, and opened his account in 1946! We look forward to serving our current and new members for many years to come. Thank you for being a member and helping us reach 75 years!

WEEKLY \$75 VISA GIFT CARD GIVEAWAYS!
 Every week First Financial Credit Union will be giving away a \$75 Visa Gift Card to a lucky member who is signed up for eStatements!

75 SECONDS TO CATCH THE CASH!
 A lucky member, who is signed up for eStatements will have 75 seconds in the money booth to catch the flying cash! Each month a member will be chosen from a different branch.

TIME PASSER ON A DOLLAR BUDGET

Fold the bill in half and then unfold it.	Fold in both sides to meet the middle. Tuck tabs under main triangle.	Turn over and fold the top point to meet the bottom.	Turn the bill over and folded the top to the bottom. Repeat	Turn over and fold the triangle into a 1/2 of the size it is now.	
Flatten this triangle. It should look like a small kite.	Unfold the kite and use the creases to create your diamond.	Tuck in a flap into the other sides flap to create your ring.	Now you should have a 75th Anniversary diamond ring!	Post your end result on our Facebook page and get a FFCU PRIZE!	



AVOID BUYER'S REMORSE

TIPS ON MAKING YOUR NEW VEHICLE PURCHASE A GOOD DECISION

A MESSAGE FROM FFCU'S PRESIDENT BEN HEYWARD

As many of you know the Great Recession has prompted many Americans to hold on to their vehicles longer than normal. Now that many of us are beginning to see some improvement in our overall financial future, car buying is beginning to increase. Sometimes however, being bitten by the "new car bug" can blind our judgment when it comes to what is the best vehicle to buy. So, I share some tips on how you might avoid mistakes commonly made when buying a new vehicle.

NEGLECTING TO PERFORM A THOROUGH TEST DRIVE: Don't be guilty of "Love at First Sight" by assuming that a vehicle drives as good as it looks. Take your time test driving it. Take it on the highway, as well as city streets. If you have children, take them along as well to ensure they are comfortable in it. Check for visibility, maneuverability, acceleration and overall driving ease.

SELECT THE OPTIONS AND FEATURES YOU REALLY WANT AND NEED: Do you need navigation? If you tend to use your phone while driving you may insist on the vehicle having automatic cell phone "hands free" connectivity. Does it have cup holders? If you haul children or pets on a regular basis you may want to think twice about the expense of leather seats. What about towing packages and models with extra cargo space? Is a diesel engine the right choice for you?

BUYING EXTENDED WARRANTIES: Dealers offer legitimate extended warranties, but do you really need them? Remember, new vehicles and many used ones come with warranties when you purchase them. However if you are purchasing a vehicle that doesn't have a warranty, First Financial has some affordable options. We offer lower cost, premium protection plans that will provide you protection against mechanical breakdowns beyond your existing manufacturer's warranty. We also offer Guaranteed Asset Protection (GAP) which covers the deficiency loss on your loan in the even of a total loss in an accident.loan in the even of a total loss in an accident.

KNOW WHAT FINANCING YOU QUALIFY FOR BEFORE YOU SHOP: Like many of us, you plan to keep this vehicle a long time, so don't make a long term mistake by paying a higher payment than you need. Get pre-qualified with First Financial Credit Union to know the amount, interest rate and terms you deserve. Remember, your credit union is a qualified lender – not the dealer.

NEGOTIATE ONE THING AT A TIME: Often enough, the dealer will present a "package deal" with your trade in, your new purchase with all the options you may not need, and the financing they can offer all at one time. My advice to you – break it down. Talk about the amount they are offering on your trade in separately from the purchase. Then negotiate the new purchase with the options you really want and need. Then talk about the financing you already know about to maximize your overall decision.

Remember, First Financial Credit Union is always available to help you with your new vehicle purchase. Why don't you take us for a "test drive" and see how much money we can help you save on your next vehicle?



IS THIS YOUR RETIREMENT PLAN?

Build Your Plan with **CUE Financial Group, Inc.®**
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Financial Rollovers • IRAs • Income • Growth • Phone: 462.1362 • Email: dgarton@cuefinancial.com
 Securities offered through Foothill Securities, Inc. member FINRA & SIPC. These are not products or services of First Financial Credit Union; are not insured by any federal agency and are subject to investment risks including the possible loss of principal invested. First Financial CU and Foothill Securities, Inc. are not affiliated.