

U-BE FIRST KID'S CORNER

SNOWMAN MAGNET CRAFT INSTRUCTIONS

Supplies Needed: Craft Sticks, paint (white, black), orange craft foam, magnet tape, wiggle eyes, red ribbon and small buttons.

1. Paint six craft sticks white with the top 2 inches of the six white sticks black (to form the hat).
2. Paint one craft stick entirely black.
3. Glue the six white craft sticks to a cardboard scrap to hold them together. Add 1 inch piece of magnet tape to the back.
4. Glue the black craft stick down to create the brim of the hat, as shown.
5. Glue the wiggle eyes on to the snowman's face. Cut out a triangle of orange craft foam (the carrot nose) glue on to the snowman's face.
6. Wrap the ribbon around the brim of the hat and glue the ends in place on the back.
7. Glue each of the small stones or buttons to the snowman's face in the shape of a smile.



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2012 BRANCH HOLIDAY SCHEDULE

Christmas Eve: Closed Monday, December 24th @ 12pm
Christmas Day: Closed Tuesday, December 25th
New Years Eve: Closed Monday, December 31st @ 3pm

2013 BRANCH HOLIDAY SCHEDULE

New Years Day: Closed Tuesday, January 1st
Martin Luther King, Jr Day: Closed Monday, January 21st
Presidents Day: Closed Monday, February 18th
Memorial Day: Closed Monday, May 27th

Mini Cheesecakes

INGREDIENTS:

- 1 Box of Vanilla Wafers
- 2 8oz Cream Cheese
- 1/2 c Sugar

COOKERY:

- 1 tsp Vanilla extract
- 2 eggs
- 1 (21 ounce) Can Cherry Pie Filling

1. Preheat oven to 350 degrees F (175 degrees C). Line muffin tins with foil muffin liners. Place one vanilla wafer into each paper cup.
2. In a mixing bowl, beat cream cheese, and sugar on medium speed until well blended. Add in eggs and vanilla until light and fluffy. Fill each miniature muffin liner with this mixture, about 3/4 full.
3. Bake for 15 minutes. Cool. Top with a teaspoonful of cherry pie filling. Recipe makes 48 mini cheesecakes.



Family favorite

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Financial ADVANTAGE

WATCH FOR THE NEW LOOK AND NAME ON THE NEXT NEWSLETTER ISSUE!

FirstFinancial
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2012 - WHAT YOUR CREDIT UNION HAS ACCOMPLISHED



SCHOLARSHIP WINNER ON HIS WAY!

CREDIT / DEBIT CARD SECURITY TIPS

THE FIRST FINANCIAL CREDIT UNION NEWSLETTER • FALL - WINTER OF 2012
Cover photograph by member Miriam Walter

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*
 Saturday 8:30am to 12:00pm
 *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 Branches 766-5600, TDD 768-7138
 Gallup Branch 722-6608
 Portales Branch 356-5530
 Farmington Branch 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 - Vincent Esparza
 Second Vice Chairperson - Pablo Rael
 Secretary/Treasurer - John Blumenthal

Directors
 Boyd Miller, Ken Carson Sr.,
 Loretta Montoya, Victor Padilla, Cathy Thomas

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



CONGRATULATIONS TO OUR 75TH ANNIVERSARY WINNERS!

Emily Huffman, a member since 2003 • Jane Polich, a member since 2003 • Paul Maldonado, a member since 2003 • Stepahnne Solorzano, a member since 2003 • Cynthia Cahill, a member since 1994 • Lisa Digregorio, a member since 1996 • Vicky Childers, a member since 1980 • Elizabeth McDaniel, a member since 1996 • Julia Cordova, a member since 2003 • America Garcia, a member since 1990 • Joel Florentino, a member since 2003 • Janice Chavez, a member since 2003 • Joseph Liello, a member since 2006 • Tracy Pearson Martinez, a member since 1989 • Rodger Martinez, a member since 1995 • Keri Trujillo, a member since 2006 • Martin Cervantez, a member since 1996 • Cookie See, a member since 1966 • Sara Estrada, a member since 2001 • Tomas, Placencia, a member since 2006 • Margie Olivas, a member since 1981 • Eddie Gillespie, a member since 1991 • Betty Giles Member since 1962 • Beverly M Lucero, a member since 1980 • Debbie Plante, a member since 1979 • Cathleen R Gurule, a member since 1976 • Sarah L Martin, a member since 1972 • Jodi A Springstead, a member since 1981 • Sofia E Marrufu, a member since 1985 • Garilyn L Ulivarri, a member

since 1972 • Dominique C Havens, a member since 2008 • Jamie L Parris-Arguello, a member since 2010 • Martin F Cervantez, a member since 1996 • Heath Hall, a member since 1999 • Jennifer Henley, a member since 1990 • Shelley Sanchez, a member since 2009 • John Weston, a member since 1996 • Brian Arnold, a member since 2002 • Phyllis L Chavez, a member since 1993 • Jeannie Hietpas-Carver, a member since 1999!

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.



2012 - WHAT YOUR CREDIT UNION HAS ACCOMPLISHED

A MESSAGE FROM FFCU'S PRESIDENT BEN HEYWARD

The downturn in the world economy that started in late 2007 has taken a financial toll on just about every person, every property value, every business and every government on this planet. Despite the billions of tax dollars issued to bailout and save our banking system, numerous banks still failed. It is important to note that First Financial Credit Union did not receive a single dollar of this bailout money. However, 2012 was one of our best years ever for growth.

When signs of a major downturn in the economy were evident, our Board of Directors approved a strategy to grow our presence and our market share when most other financial institutions would shrink. This strategy has paid off in a very big way for us now in 2012.

In 2012 we increased the numbers of consumer loans to our members at all levels of credit risk. When other financial institutions would not lend we continued to be a lending resource. We brought into our credit union thousands of new members who transferred their accounts from banks. Today, we still see an unprecedented number of new members who continue to abandon banks to escape the fees to which they were subject.

To assist us in maintaining our excellent service standards with this high level of growth, we converted our core operating system to one designed for a more dynamic environment. We also consolidated layers of management which has proven to greatly improve our communications, and provide greater levels of efficiency.

We listened to our employees who recommended we eliminate our routine internal training program and replace it with a new Employee Education Program administered by experts to give our employees at all levels, the confidence they need to meet your demands. We have empowered our managers and employees with more authority to make many decisions about your needs like never before. Finally, to illustrate the happy, productive and enthusiastic environment at First Financial Credit Union, the employees voted us to win the Best Places to Work award for the fifth time in six years. We also raised over \$35,000 for the Making Strides against Breast Cancer effort among many other worthy causes.

We will soon release a no fee mobile check deposit program that will allow a member to deposit a check into their account from their Smartphone! In addition, we implemented and offered a remote capture program that allows business account members to scan multiple checks from their location and deposit them electronically. We also added the employees of over 25 New Mexico businesses into our field of membership. In addition, we maintained the trusted relationships with the selected employee groups that are already in our field of membership.

Like some wines, 2012 was a very good year! We are proud to help our members, and are grateful for your confidence in us. We can only imagine what is in store for us in 2013!

JOIN THE FFCU BOARD OF DIRECTORS

Your credit union has openings on the Board of Directors. If you are interested in running for this elected position contact Julie Howell at 462-1117 before January 31, 2013. Requirements are as follows:

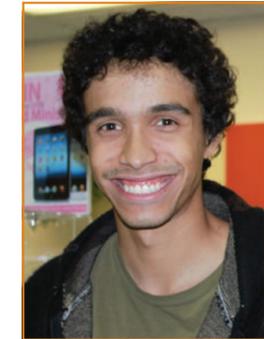
- Must be a credit union member in good standing for at least three years prior to running
- Must make your interest known to the Nominating Committee by January 31, 2013*
- A mandatory meeting will be held where candidates will be interviewed by the Nominating Committee and duties will be covered.

Board members serve as non-paid volunteers. For potential Board members, education or work experience in finance, accounting, human resources or marketing is helpful. Board meetings are generally held in Albuquerque, but we do have Board members from other areas, and arrangements can be made for Board members who live outside of Albuquerque to participate (for example, teleconferencing, travel expense reimbursement, etc.)*Members not selected to run by the Nominating Committee may still have their name placed on the ballot by petition. Petitions must contain signatures of at least 1% of the voting membership. Contact Julie at the number listed above if you have any questions.

Share Your Ideas

Share Your Knowledge

TIME PASSER ON A DOLLAR BUDGET



Gregory Arias, one of First Financial Credit Union's scholarship winners has graduated, with honors, and a Cumulative GPA of 3.05, from the New Mexico Institute of Mining and Technology. Arias graduated May of 2012 with a Bachelor of Science in Chemical Engineering, and a minor in Chemistry. He lists proudly on his resume

that he is a First Financial Credit Union "Serving Your Community" Scholarship winner! "I'm very thankful to First Financial for the help that the scholarship provided me to be able to cover the cost of books and supplies", Arias said. Arias has learned excellent communication, leadership, presentation, and teamwork skills. With his working knowledge in Maple, CHEMCAD, and LabVIEW, and the experience within both biochemical and organic chemistry laboratory setting, Gregory Arias is certain to land a position where he can exercise his knowledge in Science and Chemical Engineering and grow within a company.

CREDIT / DEBIT CARD SECURITY TIPS

- Always keep your credit or debit card in a safe and secure place. Treat it as you would cash or checks.
- Do not send your card number through email, as it is typically not secure. Do not give out your card number over the phone unless you initiated the call.
- Regularly review your account statements as soon as you receive them or anytime online with eStatements to verify transactions.
- If you receive a replacement card, destroy your old card.
- Memorize your PIN. Don't write it down anywhere and never share it with anyone.
- Shop with merchants you know and trust.
- Make sure any internet purchase activity you engage in is secured with encryption to protect your account information. Look for "secure transaction" symbols like a lock symbol in the lower right-hand corner of your web browser window, or "https://..." in the address bar of the website. The "s" indicates "secured" and means the web page uses encryption.
- Always log off from any website after a purchase transaction made with your credit or debit card.

"fan-fold" the end of your dollar bill into pleats, to form the tail.	Fold tail in half, lengthwise, as shown.	Secure the tail closed by folding the middle ends together several times to hold the split together.
Fold corner of the dollar diagonally, as shown. Repeat on the other side, to form the body.	Fold body up towards tail.	Fold tip of body down, as shown, to form head. Happy Holidays! Post your finished fold on our Facebook page and WIN a FFCU Prize!