

# Morning Glory Muffins

family favorite

- INGREDIENTS:**
- 2 cups all-purpose flour
  - 1 1/4 cups white sugar
  - 2 cups shredded carrots
  - 2 tsp ground cinnamon
  - 1/2 cup raisins
- COOKERY:**
- 1 apple - peeled, cored and shredded
  - 2 tsp vanilla extract
  - 1/2 cup unsweetened flaked coconut
  - 3 eggs
  - 1/4 tsp salt
  - 1 cup vegetable oil
  - 1/2 cup chopped walnuts
  - 2 tsp baking soda



Preheat oven to 350 degrees F (175 degrees C). Grease 12 muffin cups, or line with paper muffin liners.

In a large bowl, mix together flour, sugar, baking soda, cinnamon, and salt. Stir in the carrots, raisins, nuts, coconut, and apple.

In a separate bowl, beat together eggs, oil, and vanilla. Stir egg mixture into the carrot/flour mixture, just until moistened.

Scoop batter into prepared muffin cups.

Bake in preheated oven for 20 minutes, until a toothpick inserted into center of muffin comes out clean. Enjoy!

## Kids get in FREE at Cliff's for U-Be's Birthday Party!

Join in on the birthday fun with a balloon artist and Cake Fetish cupcakes! Free BBQ and Cliff's unlimited ride passes for kids\*. **June 13th @ noon**

Tickets are only available at the Academy and Coors branches. You must bring in the form below. Tickets are limited. Opening day for Cliff's is April 12th. Tickets are not available at Cliff's.



**• THIS IS NOT A TICKET •** This registration form must be brought into a FFCU branch

\*Two free party tickets for kids ages 4 years to 12 years, per FFCU member-family, are free with a purchase of one party ticket for \$23.50. Additional U-Be Party tickets for kids and adults are each \$23.50 (U-Be party tickets include: entrance to U-Be's Party for lunch and rides). U-Be party tickets are only available at the Academy and Coors FFCU branches and are only valid for U-Be's party on June 13th, 2014 (no refunds or exchanges). U-Be party tickets are not available at Cliffs. A ticket for each person is required to get into U-Be's Party. Guardians are responsible for their child(ren)'s supervision during the party. This registration form must be brought into a FFCU branch to exchange for U-Be party tickets. Tickets are limited.

Adult Name:  Please print adults full name      Ticket #:  OFFICE USE      Age:

Kid #1 Name:  Please print child's full name      Ticket #:  OFFICE USE      Age:

Kid #2 Name:  Please print child's full name      Ticket #:  OFFICE USE      Age:

FFCU Employee Name :       Branch #:

For FFCU Employee: Place code "U-Be FIRST" on the member account that the tickets were received. Return this completed form to Marketing.

# FirstFinancial CREDIT UNION

PO Box 25587  
Albuquerque, NM 87125 - 0587



This is the last printed newsletter you will receive, unless you call (505) 462-1038 to opt-in for a printed version. Visit [www.ffnm.org](http://www.ffnm.org) for more information.

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## BRANCH HOLIDAY SCHEDULE

Monday, May 26: Memorial Day  
Friday, July 4: Independence Day

Monday, September 1: Labor Day  
Monday, October 13: Columbus Day  
Tuesday, November 11: Veterans Day  
Thursday, November 27: Thanksgiving Day  
Thursday, December 25: Christmas Day

# FirstRead

FirstFinancial CREDIT UNION

FIRST FINANCIAL  
HELPING EDUCATE OUR  
COMMUNITIES

FIRST FINANCIAL WORKING  
FOR OUR MEMBERS  
A MESSAGE FROM FFCU'S PRESIDENT

**GREEN IT!**  
E-STATEMENTS ARE SAFE.  
SECURE. CONVENIENT.



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 Downtown: 601 Tijeras NW  
 San Mateo: 2700 San Mateo NE  
 Coors: 2929 Coors Road NW  
 South Valley: 1625 Rio Bravo Blvd,  
 SW Suite 6  
 Juan Tabo: 831 Juan Tabo NE, Suite A  
 Academy: 10400 Academy NE, Suite 150

**RIO RANCHO BRANCH**  
 2201 Rio Rancho Blvd SE

**GALLUP AREA BRANCHES**  
 Boardman: 313 S. Boardman

Mesa View: 1383 N. HWY 491

**PINE HILL BRANCH**  
 Located in the Pine Hill Market, Route 125

**ZUNI BRANCH**  
 1202 East Highway 53

**PORTALES BRANCH**  
 700 W. 2nd St.

**FARMINGTON BRANCH**  
 4919 E. Main St. Suite 103

**PHONE NUMBERS**  
 Albuquerque Branches 766-5600, TDD 768-7138

Gallup Branches 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

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## FIRST FINANCIAL HELPING EDUCATE OUR COMMUNITIES

Dale Dedrick, our Business Relations Manager coordinated the partnership between First Financial Credit Union and First Nations Development Institute to offer a financial reality fair titled "Crazy Cash City". The simulation was designed to give high school students a taste of the real world – complete with occupation, salary, spouse, student loan debt, credit card debt and medical insurance payments.

The "Crazy Cash City" room was set up at Central High School in Gallup with various booths that were supported by local merchants. Each booth provided opportunities to purchase transportation, meals for a month, a house or place to rent, child care services, clothing and home furnishings, as well as booths for purchasing various items, ways to buy entertainment and a credit union to pay off debt or put money into a savings account. Students were given a variety of options to choose from, requiring them to make decisions between wants and needs based on their family profile.

The primary goal of the reality fair was to have the students participate in a financial simulation to supplement their classroom learning in financial education classes. "This was a terrific opportunity to put lessons learned in class into a simulation that reflected the real world," Dedrick stated "it also helped us develop strong relationships with local high school leaders, teachers and the business community which was imperative to the success of the simulation." The "Crazy Cash City" reality fair was attended by nearly 285 high school students in the Gallup area.

In addition, First Financial Credit Union helped organize a career fair at Rocinante High School in Farmington and held two financial literacy classes for the Navajo Housing Authority program participants in Pine Hill, NM that focused on budgeting and homeownership. Future classes for NHA are planned to be held on a bi-monthly basis.

## MOBILE CHECK DEPOSIT

If you have a smart phone and one of our apps, you can deposit a check into your account from the comfort of your living room. You can even pay bills, transfer money, and locate an ATM... Right from your phone! We are also working on enhancing the digital features of your account, including researching new and safer ways to pay for your purchases. We will keep you updated on our findings and let you know when new features become available.



## FIRST FINANCIAL WORKING FOR OUR MEMBERS

A MESSAGE FROM FFCU'S PRESIDENT/CEO RON MOOREHEAD

For those of you who don't recognize me, I am Ron Moorehead, First Financial's new President/CEO. Although I am new to my position, I am not new to the credit union.

I've been involved in First Financial Credit Union for more than 19 years, starting as a volunteer on the Supervisory Committee, then as Chief Financial Officer, and now as your President/CEO.

### LOBBYIST IN WASHINGTON D.C. ARE BEING PAID BY BIG BANKS TO TRY TO REMOVE THE CREDIT UNION'S TAX EXEMPTION.

Your credit union has no cutthroat profit motive, no stockholders, no customers! As you may know you are a member/owner of First Financial Credit

Union. We are a democratically run financial cooperative, existing only to serve its members, not a small group of investors. The experts that sit on your Board of Directors govern and provide oversight to your credit union. They are all also members and they volunteer for this position, and don't get paid for their time.

Lobbyists in Washington D.C. are being paid by big banks to try to remove the credit union's tax exemption. Congress has been looking at the tax code, with the intent to overhaul it to an extent not seen since the mid 1980's. Their goal is to try to close the deficits that have pushed our nation's debt to over \$17 trillion, which equates to over \$54,000 per person living in the United States.

First Financial Credit Union has been working along with other credit unions in the state and across the country to help preserve the credit union tax exemption. We believe

the tax exemption is in the best interest of our members, our communities, and the country as a whole. The credit union tax exemption benefits consumers to the tune of \$8 billion annually. With more money in their pockets, they can save more, and also spend more, which in turn helps the economy create more jobs.

We have also been working with Congress to reduce the regulatory burden on credit unions. Credit unions were subjected to more than 120 regulatory changes between 2008 and 2012. The rules covered a wide variety of issues, but just the eight mortgage related rules that recently went into effect total more than 5,000 pages of new regulation. Credit unions certainly felt the impact of the financial crisis, but due to the quality and care of our business practices, we were not the reason for the crisis. While the head of the Consumer Financial Protection Bureau (CFPB) acknowledges that credit unions were not responsible for the last financial crisis, all financial institutions and consumers are paying the price now for what unscrupulous mortgage lenders and some large Wall Street players did during the last decade. The new regulations are complicated, time consuming, and costly. We are continually working on ways to lessen the negative impact of the regulatory changes to you, while preserving the positive outcomes that were intended. We applaud both Congress and the various agencies for attempting to help consumers. Unfortunately, we must get involved when the burden has a very negative impact to our members. If you would like to get involved or obtain more information about this, please do not hesitate to contact us on-line, on the phone, or in one of our branches.

We know that you have many choices, so thank you for continuing to choose First Financial. May you be richly blessed this year!

*Ron Moorehead*

### 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

This offer is 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](http://www.SprintSave4CU.com), or your nearest Sprint store.

**Green it!**  
 Safe. Secure. Convenient.



### BONUS SHRED-YOUR-STUFF DAY!

Did you miss our Shred-Your-Stuff Days? We have one more just for you at our new Academy branch! 10400 Academy Road NE Suite 150

Reduce the chance of identity theft by bringing in your personal documents and files for the Shred-Your-Stuff day where a Cintas shredding truck will be on-site at the credit union to securely destroy any and all documents.



### E-STATEMENTS ARE SAFE & SECURE!

Reduce the clutter and help protect your identity all year by signing up for eStatements. You will be able to view your statement anytime 24/7 through our secure Online Banking for FREE! Your

eStatement will contain the same comprehensive information about your account, but also includes direct links to view your check images!

### PRINTED NEWSLETTER GOES ELECTRONIC IN FALL 2014

Your First Read newsletter is about to GO Green! This will be the last printed newsletter you will receive unless you call to opt-in. Beginning Fall 2014 your newsletter will be completely electronic and interactive with links and videos, that will continue to feature financial news and how-to stories to help you achieve and maintain your financial well-being. All these features will be delivered directly to your inbox!



Simply log-in and update your email address in your Online Banking or talk to a Member Service Representative at your local branch. If you are not an Online Banking user, an electronic copy of our newsletter will be available on our website for you to view. If you would still like to receive a printed version, please call us at (505) 462-1038 and leave us your name and mailing address.

TIME PASSER ON A DOLLAR BUDGET

			<b>Bouquet for Mom!</b>	
For this dollar fold you will need 6 bills. Take one bill and fold in half.	Roll the outer edges in a single piece on each side to form a curl.	Slip a floral wire through the fold on the bud bill. Fluff out the bud.	Take the remaining five bills and fold them in half. Roll the edges of the bills so all of the curls are facing the same direction when the bill is folded.	
Slip a floral wire through the fold of each petal bill. Hold the bill firmly in place on the wire with one hand and bunch the paper of the bill together along the wire, bending the wire in a loop that bows in away from the direction of the curls as you go.			Bow the paper out in a curve and relax the curl of the edges. Gather all of the petals together to make your rose. Post your end result on our Facebook page and get a FFCU Prize!	