

U-BE FIRST KID'S CORNER

HOMEMADE PLAYDO

1. Gather all of the following ingredients: 3 cups of flour, 1.5 cups of salt, 6 tbsp. cream of tartar, 3 tbsp. of oil, 3 cups of water, 4-5 drops of desired food coloring.
2. Pour all ingredients into pot on low heat.
3. Stir constantly until it no longer sticks to the sides of the pot.
4. Take dough out and let cool for 1 minute.
5. Knead the dough for about 1 minute.
6. Keep sealed in an air tight container when not in use.
7. Lasts up to 3 months.



Pumpkin Pie Soup

INGREDIENTS:

- 4 lb pumpkin, rinsed
- 2 tsp vegetable oil
- 1 tbsp unsalted butter
- 1/2 yellow onion, diced
- 1 tsp kosher salt
- 1 clove garlic, minced
- 1 cup chicken broth
- 1/2 cup heavy cream

COOKERY:

1. Heat the oven to 375 degrees F. Make a lid on the top of the pumpkin. Make sure the opening is large enough to work within. Remove the seeds and fibers. Brush the exterior of the pumpkin and the lid with vegetable oil. Oil a round casserole dish large enough to hold the pumpkin and place the pumpkin inside.
2. Combine the butter, onion, salt, garlic, apples, chicken broth, and heavy cream in the hollow pumpkin. Replace the lid of the pumpkin to cover. Bake for 1 1/2 hours.
3. Remove the lid. Add the goat cheese and thyme and bake an additional 30 minutes, uncovered. Remove the pumpkin from the oven, and gently scrape some of the flesh into the soup mixture. Puree with an immersion blender to desired consistency, being careful to avoid the sides and bottom of the pumpkin. Serve immediately.



Family favourite

Financial CREDIT UNION

FirstFinancial
CREDIT UNION

PO Box 25587
Albuquerque, NM 87125 - 0587

PRESORTED STD
U.S. POSTAGE
PAID
ALBUQUERQUE, NM
PERMIT NO. 929

BRANCH HOLIDAY SCHEDULE

Thanksgiving Day: Closed Thursday, November 28
Christmas Day: Closed Wednesday, December 25

New Year's Day: Wednesday, Jan 01, 2014
Martin Luther King Day: Monday, Jan 20, 2014
Washington's Birthday: Monday, Feb 17, 2014
Memorial Day 2014: Monday, May 26, 2014

SWAP YOUR FAVORITE RECIPE WITH US AND YOU COULD WIN ONE OF TWELVE \$100 VISA CARDS!

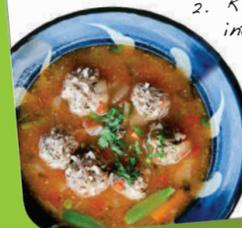
Albondigas Soup

INGREDIENTS:

- 1/2 Diced Onions
- 4 Red Potatoes
- 1 1/2 lb Ground Beef

COOKERY:

- 1 Can Tomatoe Sauce
 - 1 tsp Mint Flakes
 - 1/2 c White Rice
 - 1 Egg
 - 1/2 tbs Garlic Salt
 - Dash of Pepper
1. In a large mixing bowl mix ground beef, egg, rice, tomatoe sauce, mint flakes, diced onions, garlic salt and a dash of pepper.
 2. Roll mixture into small meet balls and place carefully into a large pan of boiling water for 30min.
 3. Cut and peel the red potatoes into cubes. Add them to the boiling meatballs. Add to the broth a 1/2 cup of white rice, 1 can of tomatoe suace and garlic salt to taste. Cook on low for about 40min until potatoes are soft.



Family favourite

Swap your favorite reciepies with First Financial Credit Union members online at www.ffnm.org and if your recipe entry is chosen to be published in our 2014 calendar then you will WIN a \$100 VISA GIFT CARD!

All entries must be submitted no later than 12/30/2013. Each entry must include a high-res image of the finished meal in order to be entered to win. Enter your recipe online at www.ffnm.org. To enter via U.S. mail, send in your recipe along with a 8x10 printed image of the finished meal. Include your name, address, city, state, zip code, area code and telephone number and mail to: FFCU-MARKETING RECIPE SWAP, PO Box 25587, Albuquerque, NM. Mail-in entries must be received by 12/30/2013.

FirstRead

FirstFinancial CREDIT UNION

THANK YOU CONGRESS!
YOU HAVE GIVEN THE PROCESS OF BUILDING SAVINGS ON DEPOSIT A WHOLE NEW MEANING

WHEN IT COMES TO BUYING A HOME

THE FIRST FINANCIAL CREDIT UNION NEWSLETTER • FALL / WINTER OF 2013

Cover photograph by member Mario Montoya



It's always a sweet day at Cake Fetish!

Make your holiday season sweet with Cupcakes, Cakes and Pies! Chosen Best in Albuquerque by Albuquerque the Magazine and The Weekly Alibi.

www.cakefetish.com • 2665 Louisiana Blvd NE • (505) 883-0670



ALBUQUERQUE BRANCHES
 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

FARMINGTON BRANCH
 4919 E Main St Suite 103

PHONE NUMBERS
 Albuquerque Office 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
 CUE San Mateo 881-8515
 www.ffnm.org • 1-800-342-8298

BOARD OF DIRECTORS
 Chair - Cassie Kelley
 First Vice Chair
 Vincent Esparza
 Second Vice Chair
 Pablo Rael
 Secretary/Treasurer
 John Blumenthal

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

SUPERVISORY COMMITTEE
 Chair - Jennifer Walters
 Secretary - Gloria Herrera
 Member - Oliva Jimenez



ENJOY SOME GREAT FFCU MEMBER SAVINGS AND FUN!



JOY TO THE WHIRLED! Cliff's has transformed into a dazzling display of lights, music and Christmas fun. Pull on your mittens, pack up the whole family and enjoy hot food, exciting rides, face painting, our 100 foot-tall Christmas tree and visit with jolly old St. Nick himself.

\$10 per person
 (Children two and under are free).

Cliff's Christmas Season Fun is open for a limited time.
 Nov. 29th through Dec. 29th,
 (Fridays, Saturdays and Sundays)
 Monday Dec. 23rd & Thursday
 Dec. 26th 5:00pm-9:00pm

No other offers valid. For more information or to purchase tickets, visit ClisMagicalChristmas.com. For more information on groups, email groupsales@clis.net.

WHY THROW AWAY YOUR MONEY? SAVE WITH SPRINT!

- FFCU is pleased to bring our members 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. Get Your Discount by: Calling 877.SAVE.4CU Ask to be a part of the NACUC_ZZM Corporate ID to save. Visit www.SprintSave4CU.com, or your nearest Sprint store.

OUR NEW ACADEMY BRANCH IS FINISHED! 10400 ACADEMY ROAD NE



THANK YOU CONGRESS!

YOU HAVE GIVEN THE PROCESS OF BUILDING SAVINGS ON DEPOSIT A WHOLE NEW MEANING

A MESSAGE FROM FFCU'S PRESIDENT BEN HEYWARD

The events in Washington D.C., with regard to the government shutdown and the debt ceiling stalemate, has helped educate our members on the merits of building savings. Had the shutdown of the Federal government lasted longer, many civilian jobs would have been lost. Had congress allowed the U.S. Government to reach the debt ceiling without passing a balanced budget or increasing the borrowing limit, many more really bad things would happen. At the very heart of your household having any chance of surviving this possible financial catastrophe is directly dependent upon the level of savings on deposit you have.

Essentially, any shutdown in the Federal Government will impact jobs; government jobs first then civilian jobs. The longer the shutdown lasts, the more jobs are lost. If you are employed in a civilian job dependent on the government, you will be impacted before many others but if the shutdown lasts too long, thousands of New Mexicans will be affected. Having available savings on deposit will help reduce the impact and some of the anxiety.

ARE YOU BEGINNING TO SEE HOW HAVING SAVINGS ON DEPOSIT WILL HELP YOU AND YOUR FAMILY SURVIVE THIS FINANCIAL STORM?

However, a breach of the U.S. Government's debt ceiling will impact many more wide-reaching problems but the quickest element of our financial markets to be impacted will be interest rates; they will skyrocket. For those of us who remember the record-breaking high interest rates of the late 1970's and early 1980's you know that can mean almost no residential and commercial real estate transactions and a very high cost of consumer credit if you can get it. This means further reduced consumer spending. Are you beginning to see how having savings on deposit will help you and your family survive this financial storm?

It is easy to talk about building a savings account but for most of us, it seems to be an insurmountable task. Many New Mexicans are living paycheck-to-paycheck making it seem impossible to do. This is where First Financial Credit Union comes in; to help you help yourself with solutions.

We can help you see how you can start off small – with small payroll deductions to help prevent you from coming up short each pay period. As time goes on, you will be surprised how quickly these small “deposits” will add up. As you see occasional increases in pay, split the increase with more savings and a little more for you each pay period. If you get a tax return, put half in savings and reward yourself with the other half. These are just a few examples of some easy ideas to help you get started.

Congress is faced again with the issue of funding the Federal Government to prevent a shutdown and the possible debt ceiling crises in just a few short months from now. I urge all of you who have not set up any type of savings plan to act now. Let us help. While there are more sophisticated savings products we offer, I believe getting started with a simple savings plan is this most important for now. Our staff is trained, ready and motivated to help you with this effort. Remember, our staff has families to take care of too so the more we can help, the better we get at providing you with savings products and services to you and your family. Come in today to see how we can help!

Ben J. Heyward

WHEN IT COMES TO BUYING A HOME

KNOW YOUR MARKET

As the buyer, research the price of other comparable homes in the area before making an offer. This includes knowing the value of the home with updates. Your best chance at a successful negotiation is to know your market.

MAKE IT PERSONAL

Believe it or not, some sellers feel that they are trying to find a good owner for thier home, kinda of like they would for a lost puppy. Do your best to show them that you are sincere, let them know why you want to buy the home. You can do this by preparing a handwritten letter expressing your interest and the reasons you fell in love with their house.

BARGIN CREATIVELY

Almost every seller knows your first offer is likely to be less than you are actually willing to pay, which leaves you some bargaining room. Try bargining creatively to be able to accept thier counteroffer but keep future costs down for you. Examples would be to included all appliances, install new carpet or even included a \$1000 cash for unforeseen repair fees.

WHY YOUR OFFER MAY NOT BE ACCEPTED

In some cases the seller may reject an offer for several reasons. The offer could be low and the house is newly listed on the market or another offer may be higher. Owner financing or other requests that are impossible to meet. Such as requiring that the seller move out before the standard 30 days or that your house will need to sell first before being able to go through with the closing.

SAVE MONEY, TIME AND HASSLE. TALK TO US FIRST.

FFCU offers our members a Real Estate Rebate* program allowing you to save each time you BUY and/or SELL real estate. Powered by CU Realty Services, the leader in streamlined home buying and selling for credit union members nationwide, this program helps you with everything from selecting a knowledgeable realtor, looking for a new home, to determining your current home's value. Want to get pre-approved or find out more about a mortgage at First Financial Credit Union? Call 1-800-342-8298.



TIME PASSER ON A DOLLAR BUDGET
