INGREDIENTS:

- · 2 cups all-purpose flour
- · 11/4 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 egg5 · 1/4 tsp salt
- · I cup vegetable oil · 1/2 cup chopped walnuts

FirstFinancial

- · 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

*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 Age	Ticket #:	OFFICE USE
Kid #1 Name:_	Please print child's full name Age	Ticket #:	OFFICE USE
Kid #2 Name:_	Please print child's full name Age	Ticket #:	OFFICE USE

Branch #: FFCU Employee Name:



PO Box 25587 Albuquerque, NM 87125 - 0587



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



ALBUQUERQUE, NM PERMIT NO. 929



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

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 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

First Line (Zuni) 782-2800

First Line Toll-Free 1-800-344-8115

CUE Downtown 768-7155

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DEPOSIT

SPEND

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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 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

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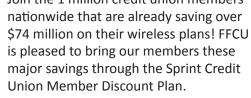
you updated on our findings

and let you know when new

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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

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FIRST FINANCIAL WORKING

create more jobs.

blessed this year!

the tax exemption is in the best interest our of 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

We have also been working with Congress to reduce the

regulatory burden on credit unions. Credit unions were

quality and care of our business practices, we were not

Financial Protection Bureau (CFPB) acknowledges that

credit unions were not responsible for the last financial

new regulations are complicated, time consuming,

and costly. We are continually working on ways

outcomes that were intended. We applaud both

Congress and the various agencies for attempting to

when the burden has a very negative impact to our

on-line, on the phone, or in one of our branches.

help consumers. Unfortunately, we must get involved

members. If you would like to get involved or obtain more

information about this, please do not hesitate to contact us

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We know that you have many choices, so thank you for

continuing to choose First Financial. May you be richly

to lessen the negative impact of the regulatory

changes to you, while preserving the positive

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

the reason for the crisis. While the head of the Consumer

more, and also spend more, which in turn helps the economy

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

FOR OUR MEMBERS

For those of you who don't

Moorehead, First Financial's

new President/CEO. Although

I am new to my position, I am

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

not new to the credit union.

recognize me, I am Ron

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.

Union. We are a democratically run financial cooperative,

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

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

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

existing only to serve its members, not a small group of

LOBBYIST IN WASHINGTON D.C.

ARE BEING PAID BY BIG BANKS

TO TRY TO REMOVE THE CREDI

UNION'S TAX EXEMPTION.

don't get paid for their time.

in the United States.

A MESSAGE FROM FFCU'S PRESIDENT/CEO RON MOOREHEAD

- 15% off most regularly priced Sprint business service plans
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This offer is vailable 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.

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BONUS SHRED-YOUR-STUFF DAY!

Did you miss our **Shred-Your-Stuff Daus?** 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.



May 22 1 pm - 3 pm Academy

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.



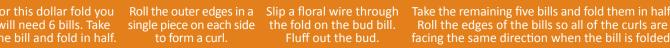
BUDGET DOLLAR













SSER

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Slip a floral wire through the fold of each petal bill. Hold the bill firmly in

lace on the wire with one hand and bunch the paper of the bill together

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 petels together Facebook page and get a FFCU Prize

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