

# First Central Newsletter

THE NEWSLETTER FOR MEMBERS OF FIRST CENTRAL CREDIT UNION



## Sweating the Holidays?

### Ho-Ho-Holiday Loans Are Back!

Don't sweat the financial stress of the Holiday Season. Holiday Loans are back! Get 2% APR\* off your qualifying interest rate on a personal/holiday loan beginning November 1, 2011. Use the money however you wish to enjoy a festive and joyous Holiday Season!

Need that special gift for a loved one, a great winter vacation, or even new furniture to spruce up your home for the holidays? Apply today at any branch, or over the internet at [www.firstcentralcu.com](http://www.firstcentralcu.com). Happy Holidays!

\* Qualifying members only, subject to credit approval, some restrictions apply. All rates are based on annual percentage rate (APR) calculations.. Rate is determined by credit score minus 2%. Loan must be paid within 12 months. Promotion runs from November 1, 2011 until January 31, 2012.



*JoBetsy and college student Zack, utilizing the Shared Branching option in Fayetteville, Arkansas.*

## Shared Branching in Action CU SERVICE CENTERS. The Member-Friendly Financial Network

First Central Credit Union's very own employees and their families are using Shared Branching to make day to day account managing a breeze...even from a distance. This program is perfect for your student going away to college or even if you are traveling and need access to your credit union.

Shared Branching is a cooperative network of credit unions sharing over 4,300 locations nationwide. No matter if you move or travel across the country, with Shared Branching, you can easily access your credit union, all at no cost to you! For a list of locations, visit the Credit Union Service Center website at [www.firstcentralcu.com](http://www.firstcentralcu.com) or just look for the Swirl.

Using Shared Branching? Send us your photo for future newsletters at [dmail@firstcentralcu.com](mailto:dmail@firstcentralcu.com).

Just one more way to say Thanks for being a member of First Central Credit Union. "Everything we do, We do for you."

\*Some restrictions may apply. \*\*Not available at all locations. \*\*\*60 day waiting period for Shared Branching on all new accounts



**FIRST CENTRAL  
CREDIT UNION**  
*Serving Members Since 1937*

## BOARD OF DIRECTORS

*Vicki Deckard*  
CHAIRMAN

*Donna Wilhelm*  
VICE CHAIRMAN

*Richard Hartley*  
SECRETARY/TREASURER

*Elio Smythe*      *Everett Alexander*  
*Bev Walker*      *Glenn Williamson, Jr.*



## HOLIDAY CLOSINGS

*Columbus Day*  
MONDAY, OCTOBER 10

*Veterans Day*  
FRIDAY, NOVEMBER 11

*Thanksgiving Day*  
THURSDAY, NOVEMBER 24

*Christmas Eve*  
SATURDAY, DECEMBER 24

*Christmas*  
MONDAY, DECEMBER 26

*New Year's*  
MONDAY, JANUARY 2, 2012

*Martin Luther King, Jr. Birthday*  
MONDAY, JANUARY 16, 2012

*Presidents' Day*  
MONDAY, FEBRUARY 20, 2012

## Manage your Account the E-as-y Way...

Learn more about e-Statements, e-Notices, and e-Alerts by scanning the code below with your smart phone or visit [www.firstcentralcu.com/eservices](http://www.firstcentralcu.com/eservices).



JoBetsy Tyler

# Message

FROM THE PRESIDENT

## Want to put money back in your pocket?

Recently, I met a gentleman who had been a member of First Central for several years. He came into the credit union to talk to me about a loan. We talked about his reasons for needing a loan; one of the reasons was to pay his overdraft fees on an account with another financial institution. This particular institution charged \$35 per item and their monthly service charge was more expensive than any of the accounts that we offer at First Central. Our fees are much lower and we have several affordable checking options. This member explained that he had opened an account with this institution when it was owned locally, but this institution is no longer locally owned, and has not been for quite some time.

We also talked about an automobile that he'd recently financed elsewhere, we discovered that he had really paid too much for the vehicle and his interest rate was very high as well. I asked him, "Did you check with us before you purchased this car?" He just shook his head and told me that he thought he'd paid too much for it and that the rate was too high. I explained that I would have pointed out that the sales price was out of line for the market and I'd have quoted him a much better interest rate. Many members tell us that the dealers say that they know our rates and they can beat it, and that's just not true. **Check with us before you go shopping!**

At First Central we enjoy finding ways to help our members save money. It's your money. Why not let us see if we have an option that will put some of it back into your pocket?

JoBetsy Tyler  
President



**T**oo Many Debts Weighing You Down? Finance charges and late fees piling up?

Take that weight off your shoulders with a debt consolidation loan at the credit union. Come by the credit union and we will evaluate your bills and help you choose the best option with a low fixed rate and flexible terms that add up to affordable payments.

Want even more convenience? Arrange for automatic payments or payroll deductions. Get a handle on high-rate debt. A consolidation loan is a smarter way to pay.

# Borrow Today

## No Payment for 90 Days



Do you need a new car but don't need another payment before the Holidays? Let us help!

From November 2011 through January 2012, we will give you 90 days before the first payment is due on your new loan. That means you can go ahead purchase that new car and not worry about the loan payment until after the holidays. Apply at any branch, or over the internet at [www.firstcentralcu.com](http://www.firstcentralcu.com) and drive worry FREE for 90 days.\*

*New money only. Refinances do not qualify. Loans closed outside of the credit union do not qualify.*



## Holiday Skip-A-Pay

Don't skip your Christmas plans, skip your loan payment! It's like putting cash back in your pocket. Sign up for First Central's Holiday Skip-a-Payment program and skip your November, December, or January payment on your qualifying loan.

There is a \$25 processing fee.

Sign up today by calling or visiting any branch for your application or print it from our website [www.firstcentralcu.com](http://www.firstcentralcu.com) under the forms and application tab.

*Subject to approval. Program does not apply to real estate loans (including first, second, home improvement or equity loans), business loans, personal lines of credit, MasterCard® or single payment notes. Interest accrues on all loans affected by this agreement. Will cause maturity date extension. Please note all signers on the loan are required to sign the extension agreement. Skipping a loan payment may affect the amount of GAP claims.*

## Call for Nominations

Board membership is both a privilege and a commitment. In accordance with the Bylaws of First Central Credit Union, "The Chairman of the Board shall appoint a Nominating Committee of not fewer than two members to nominate one member for each vacancy of the Board."

Consideration for the Board is available to any credit union member above the age of eighteen. This year, the nominating committee is composed of Chairman, Tom Yows of Waco; Lea Sanders of Hillsboro; and Rick Hulum of Brownwood. The committee will nominate three individuals to serve on First Central's Board of Directors. Each of these Directors will serve a three year term. Current Directors whose terms are expiring are Richard Hartley, Vicki Deckard, and Jim Zorn.



If you would like to be considered for a position on the First Central Credit Union Board, you may request a Director Application be mailed to you, come by the credit union to pick one up, or download it from our website, [www.firstcentralcu.com](http://www.firstcentralcu.com). Mail the completed application to :

Tom Yows  
Nominating Committee  
P.O. Box 20601  
Waco, Texas 76702

Nominations should be postmarked no later than November 30, 2011.

# Juntos Avanzamos™

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**¡HO-HO-HOLIDAY  
préstamos están de vuelta!  
¿Está sudando los días de fiesta?**



No se preocupe por el estrés financiero de la época navideña. Préstamos para los días festivos están de vuelta! Obtenga el 2% APR\* de ahorro de la tasa de interés calificada de un préstamo personal / vacaciones a partir de Noviembre 1, 2011. Utilice el dinero como lo desee para disfrutar de una temporada festiva y alegre!

Necesita de ese regalo especial para un ser querido, unas grandes vacaciones de invierno, o incluso muebles nuevos para arreglar su casa para los días festivos? Aplique hoy en cualquier sucursal, o por Internet en [www.firstcentralcu.com](http://www.firstcentralcu.com). ¡Felices fiestas!

*\* Los miembros que califican, sujeto a aprobación de crédito, se aplican algunas restricciones. Todas las tarifas se basan en la tasa de porcentaje anual (APR). El rédito esta determinado por la puntuación de crédito menos el 2%. El Préstamo se debe pagar dentro de 12 meses. Promoción válida del 1 de Noviembre de 2011 hasta el 29 de Enero 2012.*

## **Obtenga el Préstamo Hoy No pague por 90 días**

¿Necesita un auto nuevo, pero no necesita otro pago antes de los días festivos? ¡Permítanos ayudarle!

Desde Noviembre de 2011 hasta Enero de 2012, le daremos 90 días antes del vencimiento del primer pago en su nuevo préstamo. Eso significa que usted puede seguir adelante con la compra de un auto nuevo y no preocuparse por el pago del préstamo hasta después de los días festivos. Aplique en cualquier sucursal o por Internet en [www.firstcentralcu.com](http://www.firstcentralcu.com) y conduzca sin preocupaciones por 90 días.\*

*\* Dinero nuevo solamente. Refinanciamientos no califican. Préstamos cerrados fuera de la unión de crédito no califican.*

# *ATM Security Information*

First Central employs the latest fraud prevention technology available to ensure your security. However, in today's electronic environment, security is everyone's responsibility. The convenience of Debit/ATM Cards require that you take extra precautions when using these tools.

## **Card and PIN Security**

Always treat your Debit/ATM card like cash; it is a valuable tool that allows you a great deal of flexibility in managing your finances. Just like cash, the loss or theft of this card can be costly.

Never write your PIN on your card or on any paper you keep with your card. Do not use 'obvious' numbers like a birth date or anniversary date as your PIN. Report a lost or stolen card immediately.

## **Location Security**

Always be prepared before you approach any ATM. Minimize your time at the machine by having your transaction ready to perform. When you have finished your transaction, quickly remove your card, cash and receipt. Leave the location sight immediately.

At First Central, we have a drive up ATM location with lighting 24 hours a day. We do not have landscaping or structures around our ATM to obstruct your view. When using any drive up ATM, make sure the location is free of objects that would make it easy for someone to hide behind and that the lighting is bright.

If using a walk up ATM, make sure you have enough space that someone can not see your PIN. Use your body to block the view of someone "casually" observing your transaction. If you start to feel crowded or suspicious, cancel the transaction and go to another ATM.

Take a good look at the ATM itself. Does it look like it may have been tampered with? Does it have any extra attachments that do not look similar to attachments you have seen on other ATMs? Thieves try to obtain information by attaching devices over the card slot or PIN pad that can record your card number and PIN as you use the ATM. Be careful of the ATM you are using.

## **Other Precautions**

Always keep security in mind when using an ATM. Leave room around you whether in a car or using a walk up. Be observant of your surroundings and people around you. If you have any misgivings go to another ATM location.

Be careful of who you give information to over the telephone. Neither First Central nor its service providers will call and ask you for information about your card number and/or PIN. Our service providers monitor your transaction for suspicious activity. If we call you for a fraud alert, take the information seriously, and check your recent transactions.

fyi

**Let's Go Green** At First Central Credit Union we believe in respecting our environment! Beginning November 1, 2011, we will no longer be mailing NSF notices and Overdraft notices. If you would like to continue to receive these notices, you can receive them electronically by going to [www.firstcentralcu.com/eservices.html](http://www.firstcentralcu.com/eservices.html) and signing up for eServices. Lets "go green" together and make a difference!

*\*Loan delinquency and CD renewal notices will continue to be mailed.*

fyi

## Just For You

First Central Credit Union is happy to announce we are implementing CheckProtect, a faster, secure and trackable delivery service for your check orders. With this new service, your checks will be delivered with the security of knowing where they are during the delivery process. There is an additional charge of \$2.70 per check order to include this service.

fyi

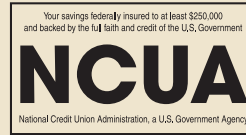
## Let Us Know

The credit union is always looking for feedback and input on the web site, on our products, and on how we can better serve our members. If you have suggestions, go to our website and in the bottom left hand corner click on the mailbox to send us a note.

fyi

## Did You Know?

Your savings at First Central Credit Union are federally insured through the National Credit Union Administration (NCUA), a U. S. Government agency to at least \$250,000.



fyi

## Put Your Debit in Focus



This program featured on our website allows you to re-evaluate your financial position anonymously. At not cost to you, this program provides a wealth of information—debt to income ratios, debt payment schedules, and suggestions for personal action strategies. To access "Debt in Focus" click the link on our website at [www.firstcentralcu.com](http://www.firstcentralcu.com)



**FIRST CENTRAL CREDIT UNION**  
*Serving Members Since 1937*

### Main Branch

6201 Sanger Avenue  
Waco, Texas 76710  
800-780-7101  
254-776-9333 FAX 254-741-2212

#### Lobby Hours

Mon-Fri 9:00 a.m.—5:30 p.m.  
Saturday 9:00 a.m.—1:00 p.m.

#### Drive-Thru Hours

Mon-Fri 7:30 a.m.—6:00 p.m.  
Saturday 9:00 a.m.—1:00 p.m.

### Chapel Branch

9101 Chapel Road  
Waco, Texas 76712  
254-776-9333 FAX 254-420-4174

#### Lobby Hours

Mon-Fri 9:00 a.m.—5:30 p.m.

#### Drive-Thru Hours

Mon-Fri 7:30 a.m.—6:00 p.m.

### Hillsboro Branch

117 E. Franklin  
Hillsboro, Texas 76645  
254-582-2489 FAX 254-582-3285

#### Lobby Hours

Mon-Fri 9:00 a.m.—5:00 p.m.

### Brownwood Branch

2101 Fisk  
Brownwood, Texas 76801  
325-641-2943 FAX 325-641-2613

#### Lobby Hours

Mon-Fri 9:00 a.m.—5:30 p.m.

#### Drive-Thru Hours

Mon-Fri 8:00 a.m.—6:00 p.m.

### First Teller

254-776-9385  
800-492-3843

### FirstLink/Website

[www.firstcentralcu.com](http://www.firstcentralcu.com)

### E-mail

[firstcentral@firstcentralcu.com](mailto:firstcentral@firstcentralcu.com)

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"We Do Business in Accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act."

6201 Sanger Avenue  
Waco, Texas 76710

**FIRST CENTRAL CREDIT UNION**  
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