

FIRST Read

FirstFinancial
CREDIT UNION



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more details
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Spring / Summer 2015

ALBUQUERQUE BRANCHES

- Downtown: 601 Tijeras NW
- San Mateo: 2700 San Mateo NE
- Coors: 2929 Coors Road NW, Ste 104
- South Valley : 1625 Rio Bravo Blvd, SW Ste 6
- Juan Tabo: 831 Juan Tabo NE, Ste A
- Academy: 10400 Academy NE, Ste 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

- Pine Hill Market, Route 125

ZUNI BRANCH

- 1202 East Highway 53

PORTALES BRANCH

- 700 W. 2nd St.

FARMINGTON BRANCH

- 4919 E. Main St. Ste 103

SILVER CITY BRANCH

- 2290 Superior Street

DEMING BRANCH

- 801 East Cedar

PHONE NUMBERS

- Albuquerque Branches 766-5600
- 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
- CUE San Mateo 881-8515

www.ffnm.org • 1-800-342-8298

BOARD OF DIRECTORS

Chair

Cassie Kelley

First Vice Chair

Pablo Rael

Second Vice Chair

Vincent Esparza

Secretary/Treasurer

Loretta Montoya

DIRECTORS

Boyd Miller

Victor Padilla

Cathy Thomas

SUPERVISORY COMMITTEE

Chair - Jennifer Walters

Secretary - Gloria Herrera

Member - Oliva Jimenez



Apple Pay Is On The Way!

On May 4th, you will be able to use your First Financial Credit Union's credit and debit cards with Apple Pay™, the easy, secure and private way to pay.

Use Apple Pay™ with iPhone® 6 to pay in stores without swiping your cards and in apps without entering payment and contact information. Just pay with a single touch of your finger using Touch ID™.

With Apple Pay™, instead of using your actual credit and debit card numbers when you add your card, a unique Device Account Number is assigned, encrypted and securely stored. And when you make a purchase, the Device Account Number alongside a transaction-specific dynamic security code is used to process your payment. So your actual credit or debit card numbers are never shared by

Apple with merchants or transmitted with payment.

In addition, paying with Apple Pay™ is private as the cashier never sees your name, card numbers or security code.

Check our website for more information about how to start using your First Financial Credit Union credit and debit cards with Apple Pay™.

Watch an ApplePay™ informative video here!



BUY IT!

RE-FI IT!

REMODEL IT!



Take advantage of our competitive low rates, and our fast local underwriting and servicing. Your credit union has a home loan or home equity loan to meet your needs:

- Conventional, FHA, VA and USDA loans
- Fixed rate conventional and portfolio loans with a variety of terms
- Home Equity Line-of-Credit loans
- 2nd Mortgages – qualified borrowers can borrow up to 90% of equity
- Majority of our loans are serviced locally.
- Our Loan Officers, Processors, and Underwriters know New Mexico

To schedule an appointment or speak with someone by phone please call us at 505-768-7190 or visit ffnm.org



A Letter from the President

First Financial's CEO Ron Moorehead discusses the recent merger

Greetings! I want to personally welcome all the new members to First Financial Credit Union that came on board as a result of the merger with Chino Federal Credit Union (CFCU). We appreciate your choosing us as your financial partner.

If you have ventured out and about recently, you probably noticed that the Land of Enchantment is well into the seasonal change from winter to spring. Signals like the trees blossoming, grasses turning green, and flowers blooming are all fun signs that spring has sprung. There are also signals some may consider less exciting, like the dandelions that turn green, bloom and go to seed over a six hour span while you're at work, and the gale force winds that are just around the corner. It's all part of a package deal if you live in New Mexico, and if you don't mind a little sand in your teeth once in a while, it's all fun.

Staff here at the credit union have been busy over the winter getting ready for the merger. The official merger date was April 1st, and all systems for CFCU members will be converted the weekend of May 30th and 31st. First Financial now has branches in Silver City and Deming, for a total of 15 branches in 9 cities across the State.

We are very excited about the opportunities that now exist for us as a combined entity, a credit union that stretches almost from border to border, north to south and east to west. Given that New Mexico is the fifth largest state by land mass in the country, we get to see a lot of beautiful scenery when visiting our branches throughout New Mexico.

First Financial is also part of a network that provides you free access to your accounts in all 50 states. You have access to nearly 30,000 surcharge-free ATMs, 5,200 shared branch locations and 2,000 self service locations around the country. If you have a smart phone, you can access those locations from our app, you can find a location from our FFNM.org website, or contact us and we can help you find the closest option for you as you travel.

As a consumer you have many options on where to invest your money, and where you transact your financial business. Thank you for having First Financial be your credit union.

Ron Moorehead
President/CEO
First Financial Credit Union

LOVE YOUR SAVINGS

Everyone is looking for ways to save money, and that's just what Love My Credit Union Rewards is all about. First Financial Credit Union is excited to offer you, our member, exclusive discounts and benefits on products and services you use every day. Credit union members have already saved over \$1 billion with Love My Credit Union Rewards discounts. So along with lower loan rates and fewer fees, here's another way you can save even more.

- Exclusive discounted pricing on most new Chevy, Buick, or GMC vehicles with the Credit Union Member Discount from GM
- Save 10% on select regularly priced Sprint monthly service; businesses save 15% on select regularly priced Sprint monthly service. Plus, waived activation and upgrade fees (up to \$36 savings for each)
- Savings of up to 50% off other popular plans from Credit Union Auto Club

- Save up to \$15 on TurboTax Federal tax products
- Save on services for your home from ADT, DIRECTV, Allied, and more
- Earn cash back when you shop at over 1,500 online retailers with Love to Shop. Use your FFCU Credit Card and earn even more rewards.

The more offers you take advantage of, the more you save. Start saving today at LoveMyCreditUnion.org



Be one with fun.



CLIFF'S IS NOW OPEN!

Be one with the fun! Offers & discount flyers available in all Albuquerque & Rio Rancho Branches during the month of May!*

Visit CliffsAmusementPark.com for park hours and information. *Limited quantity. While supplies last.

U-BE FIRST KID'S CORNER

CEREAL BOX HOUSE

Supplies you will need: A cereal box, ruler, pencil, scissors, glue and something to score your cereal box with.

- Undo all the seams and lay your cereal box out flat with the unprinted side facing up. Draw a line across the box at least one inch below the middle.
- Cut the original vertical fold lines from the sides of the box to the middle line. Cut off two of the top flaps and the small little flap. Then score across the box on top of your drawn line.
- Turn over and apply glue to the small side seam flap. Fold up box in reverse and hold until side seam is dry. Fold and glue the bottom of the box.
- Your box should look like the image to the left so far. Fold all four sides down on the score line you made and then fold back up straight. Glue the two small flaps at the top of the short side panel together.
- Lay the box on its side, trace the pitched angle made from the two small flaps you glued together on to both of the larger flaps and then cut side panels along the angled roof line about 3/8 of an inch. Cut off an angled tip at the peak of the sides.
- Fold all four flaps that you just cut towards the box; apply glue on all the flaps and tuck into the roof. Now decorate your house!



Quiche Lorraine

View [Cooking](#) Video! [cents](#)

Family favorite

INGREDIENTS:

- 1 pie crust
- 6 oz. pancetta cubed
- 1 c. shredded Swiss cheese
- 1/3 c. chopped white onion
- 1/4 tsp. black pepper
- 3 drops of Tabasco sauce
- 2 c. half and half
- 1/2 tsp. nutmeg
- 4 eggs
- 1/4 tsp. salt

Preheat your oven to 350 degrees. Grease a standard 9 inch pie plate with pan spray and set aside. Sauté pancetta in sauce pan until browned and set aside. Cook the onions for 5 minutes until they become translucent and set aside. Bake the pie crust in the oven for 10-15 minutes until lightly golden. Mix eggs and add half and half mix for 2 minutes until foamy and airy. Add salt, pepper, Tabasco and nutmeg. Remove pie crust from the oven and place pancetta and onion into the crust. Pour the egg mixture on top of the pancetta and place the assembled quiche into the oven and top with Swiss cheese. Place the assembled quiche into the oven and check after 30 to 45 minutes. Insert a toothpick into the center of the quiche. If the toothpick is clean when removed, the quiche is done. (Some ovens may cook slower and need more time.)

Once the quiche is cooked, remove from the oven and allow to stand for 10 minutes. This quiche is great for breakfast, lunch, or brunch and is delicious served with fruit or a salad. Enjoy!



Go Green. Get Green!



For a limited time, sign up for eStatements and get a **\$5 Gift Card** for either Starbucks or Amazon.com!*

*Offer expires May 16th, 2015. \$5 code to either Starbucks or Amazon.com will be emailed within one week of eStatement sign up. Offer is only valid for new eStatement users signed up from April 16, 2015 – May 16, 2015.

[eStatements Info](#)

Don't be a victim to snail mail thieves! Fraud or identity theft occurs when mail is stolen out of your mailbox. With eStatements there's no more worrying about your mailed statement being stolen or lost in the mail. Plus, you'll receive an e-mail notification that your statement is ready for viewing (no sensitive information - like your member number - is included in that e-mail).

- Click on the eStatement link on the top left-side at ffnm.org or scan the QR code on the back side of this newsletter.
- Enter your e-mail address, member # and your online banking password. You must be signed up for Online Banking and consent to the terms in order to get eServices.
- Enter your member # and enter the last six digits of the SSN of the primary member as the password.

Time passer on a dollar budget

Fold the dollar like the image above.

Fold the lip over the top half. Take the top half and fold it in half.

Turn over the bill and fold the long side with the lip in half.

Fold both sides in half to reveal the president's face on each side.

Unfold your bill in half and fold the ends to meet in the middle.

Push in the middle of the accordion sections on all four corners to be able to create a reverse fold.

Now take your bill and unfold the ends and turn it over.

Fold in the middle ends so that your bill will look like the letter "I".

Fold in the side flaps on all four corners. Then fold the rectangle in half to give a crease for the pitched roof.

Take the flaps and insert them into each other. Now you have a house!



Watch the video here! [Post a picture of your money house on our Facebook or Twitter page and win a prize!](#)



FREE Shred Days

A Shred-It shredding truck will be on-site at the credit union to securely shred any documents you would like destroyed. We'll take care of it for you... at no cost! Shred bins are available May 1st - 30th, 2015 at all branches excluding Pine Hill and Zuni. Silver City and Deming shred bins will be available at both branches from June 1st - 30th, 2015.

May 12th	1:00-3:00 pm	Juan Tabo
May 13th	1:00-3:00 pm	Downtown
May 14th	1:00-3:00 pm	Rio Rancho
May 21st	1:00-3:00 pm	Academy

2015 ANNUAL MEETING



Be one with fun.

At Cliff's Amusement Park
Friday, June 12th, 2015
From 6:00pm - 9:00pm
(Doors open at 5:30pm)
4800 Osuna Rd NE, Albuquerque

Enjoy the park and hear from the Board of Directors about what has been happening at your credit union. Food will be provided.

• NON-RIDE PRICE: \$2.00 • RIDE PASS PRICE \$5.00

(Regular price of ticket is \$27.95. Both Non-Ride and Ride Pass tickets include food). Portion of proceeds go to the Boys and Girls Clubs of Central NM. Limit 6 tickets per member account. Tickets are limited and are available at all Albuquerque and Rio Rancho Branches. Outside of Albuquerque, please contact your local branch.



BRANCH HOLIDAY SCHEDULE

WE WILL BE CLOSED THE FOLLOWING DAYS:

- Memorial Day: Monday, May 25
- Independence Day: Saturday, July 4

- Labor Day: Monday, September 7
- Columbus Day: Monday, October 12
- Veterans Day: Wednesday, November 11
- Thanksgiving Day: Thursday, November 26
- Christmas Day: Friday, December 25

Sign up for eStatements
and receive a FREE

\$5 GIFT CARD

to either Starbucks or Amazon!*



eStatements Info



Online Banking Info



Receiving eServices is a secure way to cut down on clutter, make record keeping easier, and care for the environment. You can have the convenience of electronically receiving your periodic statements, transaction receipts, and all disclosures and notices related to your accounts.

*Offer expires May 16th, 2015. \$5 code to either Starbucks or Amazon.com will be emailed within one week of eStatement sign up. Offer is only valid for new eStatement users signed up from April 16, 2015 – May 16, 2015.

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