

## Chicken Pesto Supreme

From the Kitchen of CEO

Ben J. Heywood

### INGREDIENTS:

- 1/2 cup fresh basil (finely chopped)
- 1/3 cup olive oil
- 1/2 tsp salt

### COOKERY:

- 1 tsp vinegar
- 2/3 cup feta cheese crumbled
- chicken and Bacon

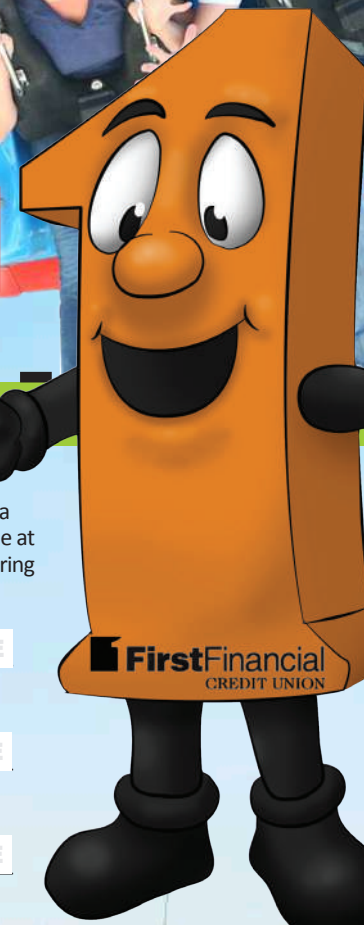
**NOTE:** The pesto should be made a day in advance. Blend the first 4 ingredients into a coarse paste. Stir in the crumbled feta cheese and let sit refrigerated for 24 hours.

**Final Dish:** Preheat oven at 350° F. For each serving, lay one boneless and skinless chicken breast flat and slice it in two pieces with the knife horizontal to the cutting board. Fold back the top piece where it is laying next to the bottom piece and apply a layer of the pesto and feta mix to the bottom piece. Place the top piece on top of the bottom piece (with the pesto) like you would a sandwich. Wrap it in one piece of thick sliced bacon and secure with a toothpick. Bake at 350° F for 35 minutes and serve.

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

Join in on the birthday fun with a balloon artist and Cake Fetish cupcakes! Free BBQ and Cliffs unlimited ride passes for kids\*. Tickets are only available at any FFCU branch. Must bring in form below. Tickets are limited.

**June 7th @ noon**



**• 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) and can be purchased at any FFCU branch. U-Be party tickets are only available at a FFCU branch and are only valid for U-Be's party on June 7th, 2013 (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:  Ticket #:  OFFICE USE

Kid #1:  Ticket #:  OFFICE USE

Please print child's full name Age

Kid #2:  Ticket #:  OFFICE USE

Please print child's full name 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

**Kids get in FREE at Cliffs for U-Be's Birthday Party!**



## BRANCH HOLIDAY SCHEDULE

Memorial Day: Closed Monday, May 27  
Independence Day: Closed Thursday, July 4

Labor Day: Closed Monday, September 2  
Columbus Day: Closed Monday, October 14  
Veterans Day: Closed Monday, November 11  
Thanksgiving Day: Closed Thursday, November 28  
Christmas Day: Closed Wednesday, December 25

## 2013 Annual Meeting

Wednesday, May 15th  
@ 6pm - 9pm

National Museum of Nuclear Science and History  
(601 Eubank Blvd SE, Albuquerque)

## Bring your family to tour the National Museum of Nuclear Science and History

Enjoy live entertainment, and hear from the Board of Directors about what has been happening within your Credit Union. Tickets are \$1.00 and all proceeds go to the Children's Miracle Network. Seats are limited so go into any branch to purchase your ticket today!

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**FirstRead**  
FirstFinancial CREDIT UNION

THE VALUE OF STRATEGIC PLANNING AND HOW YOU HAVE BENEFITTED  
A MESSAGE FROM FFCU'S PRESIDENT

ELIMINATE THE CLUTTER, AND HELP PROTECT YOUR IDENTITY!  
FFCU PROVIDES FREE SHRED SERVICES IN APRIL

PURCHASING A HOME?  
TIPS TO SAVE MONEY, TIME, AND THE HASSLE

THE FIRST FINANCIAL CREDIT UNION NEWSLETTER • SPRING - SUMMER OF 2013  
Cover photograph by member Gene Clarkie in Framington, NM

**Albuquerque / Rio Rancho Branches**  
**Downtown** 601 Tijeras NW  
**Juan Tabo** 831 Juan Tabo Blvd. NE, Suite A  
**South Valley** 1625 Rio Bravo Blvd. SW, Suite 6  
**San Mateo** 2700 San Mateo NE  
**Rio Rancho** 2201 Rio Rancho Blvd. SE  
**Coors** 2929 Coors Blvd. NW, Suite 104  
**Albuquerque/Rio Rancho branch lobby hours:**  
Monday – Thursday 8:50am to 5:30pm  
Friday 8:50am to 6:00pm  
Saturday (San Mateo, Coors & Rio Rancho and Juan Tabo only) 9:00am to 2:00pm  
**Drive-up hours:** (San Mateo & Rio Rancho only)  
Monday – Thursday 8:30am to 5:30pm  
Friday 8:30am to 6:00pm  
Saturday 9:00am to 2:00pm

**Gallup Branches**  
**Boardman branch** 313 S. Boardman  
Monday – Thursday 8:50am to 5:00pm  
Friday 8:50am to 6:00pm  
**Mesa View branch** 1383 N. Highway 491  
Monday – Thursday 8:30am to 5:00pm\*  
Friday 8:30am to 6:00pm\*  
Saturday 9am to 1:00pm  
\*Drive up opens at 8:00am Monday – Friday

**Pine Hill Branch** Pine Hill Market, Route 125  
Monday & Thursday 8:50am to 5:00pm\*  
Friday 9:50am to 6:00pm\*  
\*Closed from 1:00pm to 2:00pm for lunch

**Zuni Branch** 1202 East Highway 53  
Monday – Thursday 8:50am to 5:00pm\*  
Friday 9:50am to 6:00pm\*  
\*Closed from 1:00pm to 2:00pm for lunch

**Portales Branch** 700 W 2nd  
Monday – Thursday 8:50am to 5:00pm\*  
Friday 8:30am to 6:00pm\*  
\*Drive-up opens at 8:30am Monday–Friday

**Farmington Branch** 4919 East Main St., Suite 103  
Monday – Thursday 8:50am to 5:00pm\*  
Friday 8:50am to 6:00pm\*  
Saturday 9am to 2:00pm  
\*Drive-up opens at 8:30am Monday – Friday

**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, San Mateo 881-8515

**Board of Directors**  
Chairperson - Cassie Kelley  
First Vice Chairperson - Vincent Esparza  
Second Vice Chairperson - Pablo Rael  
Secretary/Treasurer - John Blumenthal

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

**Supervisory Committee**  
Chairperson - Jennifer Walters  
Secretary - Gloria Herrera  
Supervisory Member - Olivia Jimenez



# PURCHASING A HOME?

## TIPS TO SAVE MONEY, TIME, AND THE HASSLE

**WHAT DOES YOUR CREDIT LOOK LIKE?** A few months before you start house hunting, get copies of your credit report. Make sure the facts are correct, and fix any problems you discover.

**STOP! BEFORE HOUSE HUNTING DO THIS!** The general rule of thumb is that you can buy a home that runs about two-and-one-half times your annual salary. Save yourself the grief of looking at houses you can't afford by getting pre-approved.

**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.

**EVEN IF YOU DON'T HAVE KIDS:** Strong school districts are a top priority for many home buyers, thus helping to boost property values when you are ready to re-sell your home. It is also noted there is less crime in good school districts.

**WRAPPING CLOSING COSTS INTO YOUR MORTGAGE?** When picking a mortgage, you usually have the option of paying a portion of the interest that you pay at closing in exchange for a lower interest rate. If you stay in the house for a long time, say three to five years or more, it's usually a better deal to wrap the extra costs into your mortgage, because the lower interest rate will save you more in the long run.

**DO YOUR HOMEWORK BEFORE MAKING AN OFFER:** Your opening offer should be based on the sales trend of similar homes in the neighborhood. If homes have recently sold at 5 percent less than the asking price, you should make an offer that's about 8 to 10 percent lower than what the seller is asking.

**HIRE A HOME INSPECTOR:** The bank gets a home appraisal to determine whether the house is worth the price you've agreed to pay. Separately, you should hire your own home inspector, preferably an engineer with experience in doing home surveys in the area where you are buying. His or her job will be to point out potential problems that could require costly repairs down the road.

Want to get pre-approved or find out more about a mortgage at First Financial Credit Union? Call 1-800-342-8298.



# THE VALUE OF STRATEGIC PLANNING AND HOW YOU HAVE BENEFITTED

## A MESSAGE FROM FFCU'S PRESIDENT BEN HEYWARD

Do you remember the rumors in early 2008 that “we might be seeing the early signs of a bad economy on its way”? As it turned out, the economy was much worse than we imagined. What does a credit union do to protect its members and its employees? The answer lies with good strategic planning.

As a matter of long-standing tradition of a bad economy, financial institutions typically get ultra-conservative with their operations very quickly. This usually means that many will close branch locations, layoff employees, freeze wages and slash expenses to do what they call “preserve the bottom line”. At the same time, qualifications for loan approval become so difficult that only those not needing to borrow are the only ones that can qualify to borrow. That was a statistical fact that happened in the banking world. It is a shame that these financial institutions only look at one side of their balance sheet to weather an economic storm.

This article is about what First Financial Credit Union did in the face of the most dangerous economy in generations. Knowing what nearly all financial institutions would do in this bad economy, we decided to grow. We knew that loan sources to New Mexicans would be scarce, and that qualifying for loans would be out of reach for many. We actually modified our underwriting standards so more members would qualify. We knew that the perception of “mitigating risk” for other institutions meant little or no growth in just about

everything until the economic storm blew over. However, our members knew we would not let them down. As a result, we embarked on the most substantial and aggressive growth plan ever attempted in our 76 year history. In short, we didn't just preserve the bottom line – we grew the top line.

To illustrate, since the beginning of 2008 we relocated a small branch in Farmington to a much larger one to accommodate our membership growth there. We also opened a new branch on Juan Tabo Blvd and are in the process of opening another new branch at 10400 Academy NE (Academy and Eubank); both in Albuquerque. We have seen a net increase of 9,580 new members, a net increase of member loans of \$18,903,785, a net increase in assets of \$55,350,509 while seeing a net increase in employees by only 6. Please note that no employees were laid off, and no branches were closed since 2008.

Other services expanded, for you, was the opening our South Valley and Zuni branches on Saturday and soon to come, our Gallup branch on South Boardman Avenue for Saturday. We converted to a new core operating system, have opened hundreds of new member business accounts and have developed and implemented a mobile banking (wireless account access) and remote deposit capture (by phone).

As you can see, effective strategic planning can be very valuable. Special thanks go to our Board of Directors and to our employees for helping executed a plan that prepared us for the future.

*Ben J. Heyward*

## YOU DON'T HAVE “TO PAY” HAS CAPTURED NATIONAL AWARDS!

With more than 1,100 entries in 33 categories, the competition for the prestigious marketing Diamond Awards has been like none other. Thank you to our President / CEO Ben Heyward, and Clint Gray, Director of Electronic Services for being our models for this campaign. As First Financial Credit Union gets ready to retire their 2011-2012 marketing campaign “Don't Get Banked,

You DON'T have “TO PAY”, the campaign has captured national recognition from the CUNA Councils Awards & Sponsorship Programs!



## ELIMINATE THE CLUTTER, AND HELP PROTECT YOUR IDENTITY!

**FREE SHRED DAYS:** Bring in your old statements, tax returns, bills, or any paper work with sensitive personal information to one of our participating branches during the month of April\*. Secure, confidential shred bins will be available at our branches, and Cintas, AAA NAID Certified Document Shredding service will securely pick up for permanent document destruction.

### BULK SHRED DAYS:

April 23	1 pm - 3 pm	Juan Tabo
April 24	1 pm - 3 pm	Rio Rancho
April 25	1 pm - 3 pm	Downtown

\*Available at all branches excluding our Pine Hill, Portales and Zuni branches.



## 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

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.Sprint-Save4CU.com](http://www.Sprint-Save4CU.com), or your nearest Sprint store.



## WERE YOU BORN LUCKY?

YOU COULD WIN \$500

## IF YOUR B-DAY MATCHES ONE OF 20 PRE-CHOSEN DATES YOU WIN \$500!

Now through April 30th sign up for eStatements and your Birthday will be automatically entered. With eStatements feel more secure knowing that your paper statement will not be a victim to mail thieves! Plus have easy access to view your statements with Online Banking!

No purchase necessary to enter drawing. One (1) entry per individual. Must be at least 18 years of age to enter. By entering, winner authorizes use of photo or likeness, and their name, to be used by First Financial Credit Union for promotional purposes. Some restrictions apply. Persons who wish to enter without signing up for eStatements may do so by submitting their Name, Address, and Phone Number on a blank, 5.5x4.5" sheet of paper to: First Financial Credit Union, ATTN: MARKETING, PO Box 25587, Albuquerque NM 87125. Credit Union officials, employees, and their immediate family are ineligible to win.

## TIME PASSER ON A DOLLAR BUDGET

Fold dollar bill in half on the horizontal axis. Crease well and unfold.	Fold the bottom half to the center. Crease well and unfold.	Fold the top half to the center. Crease well.	Make a diagonal fold on each end of the dollar bill.	Fold point C to point E. Fold point D to point F. Crease well.
Fold the bottom edge to the center.	Make 2 diagonal folds to bring both ends towards the center.	Flip dollar bill over. Fold down the top edge.	Make a “curved” horizontal fold as shown. This allows the sunglasses to sit tilted on a table.	Post your end result on our Facebook page and get a FFCU PRIZE!