

Freedom Flyer

A Quarterly Publication from Freedom 1st Credit Union

January 2012



MAIN OFFICE

1645 Webster Street, Dayton, OH 45404
main 937-223-2828 · fax 937-223-4549
toll free 800-334-9175

HOURS

Mon-Thur 9am-5pm
Fri 7am-5:30pm

EATON OFFICE

205 North Barron Street, Eaton, OH 45320
main 937-456-1197

HOURS

Mon-Thur 9am-5pm
Fri 7:30am-5pm
Sat 9am-1pm

Happy New Year!

Freedom 1st would like to wish you a happy and successful 2012!

2012 BOARD OF DIRECTORS ELECTION



DATE: Thursday, January 26, 2012 **TIME:** 6pm **LOCATION:** Dayton Office

You are invited to attend our Annual Meeting. This meeting is an important part of the Credit Union's democratic process. This year there are two incumbents to vote for:



Luther Blakley

Mr. Blakley is retired from the Chrysler Corporation where he held the position of Bureau of Worker's Compensation representative. Luther has served on the board since 1998. He enjoys volunteering for the Credit Union as well as personally volunteering in many community outreach programs in the Dayton and surrounding areas.



John Middleton

Mr. Middleton is also retired from the Chrysler Corporation where he worked for 37 years in the finance division. He has served on the board since 1996 and is excited to continue working with the Credit Union as they look into 2012 with regards to additional services and the research of other possible branch locations.

IRA Contribution Reminder

Don't miss your chance to take full advantage of your IRA savings. Make a point to maximize your contributions to your 2011 IRA before the 2012 tax deadline.

Important Tax Information Enclosed

The dividends received and interest paid for 2011 are included with this statement. 1098 and 1099 forms for 2011 tax filings are also included.

Be sure to keep these documents handy for tax preparation purposes.

VOTE online by Monday, January 23rd and you could WIN:

\$50 Speedway Gas Card (two available to win!)

Hurry, you can't win if you don't VOTE! Just sign on to our website, freedom1stcu.com, and click on the vote picture on the homepage. Your account number must be entered as six (6) digits so if your number is less than six digits, fill in zeros prior to the account number. Example: Account number 1234 would be entered as 001234.

Winners will be announced at the end of the annual meeting on Thursday, January 26th. Winners need not be present to win and will be contacted after the meeting.

COMING JANUARY 2012...



Watch out for the new Signature Personal Loan from Freedom 1st Credit Union!

Some benefits to look forward to include:

- Rates as low as **3.99% APR***
- Up to **48 months to repay**
- **Fast approval**
- **Use for any reason you need**

Look for more details online at www.freedom1stcu.com or give us a call!

*Annual Percentage rate valid on signature loans up to current loan limits that are approved under FFCU underwriting policies. Offer valid on new loans only and cannot be used to refinance an existing FFCU loan.

Important Dates & Holiday Closings

Martin Luther King Day – CLOSED
Monday, January 16

Annual Meeting
Thursday, January 26

President's Day – CLOSED
Monday, February 20

Dormant Account Notice

Attention, all members! Please make note that accounts with 24 months of inactivity will be assessed a \$10 fee each quarter.

Also, note that check cashing does NOT constitute account activity. Please be sure to review your account activity to avoid unnecessary penalties. If you have any questions on this subject, please contact the credit union at 800-334-9175.

Is Your Beneficiary Information Current?

How long has it been since you last reviewed your beneficiary information at the Credit Union?

If it has been a substantial amount of time, you will want to review your information as soon as possible. Stop in either Credit Union office to make sure your beneficiary information is up to date.

Great AUTO LOANS

Rates as low as
1.75% for 24 months!

Rates as low as
2.95% for 60 months!



Visit www.freedom1stcu.com or stop by one of our offices to apply today! Hurry, offer ends soon!

Message from Deb

During the December 2011 Credit Union board meeting the Board of Directors voted to lower signature loan rates to the lowest level I have seen in many years. This is a promotional rate and can be cancelled at any time. Don't wait! Now is the time to take a look at your finances as a whole. Do you have any credit card debt that you would like to get finally paid off? How about a vacation with the family over spring break and your plans were to pay for it on your credit card? Maybe your wife would cook more if you replaced her appliances or your husband has always wanted a "man cave" complete with a big screen tv. With steady employment and good credit, the possibilities are endless. Take time to review the information in this newsletter about the promotion and give us a call. You will be pleased with the results.

As always, thank you for your investment in and support of Freedom 1st Credit Union.