

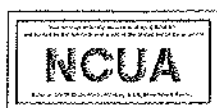
# Attention Educators: First Financial Offers RIF Assistance!

First Financial Credit Union (FFCU) shares our members' concerns regarding the Reduction in Force (RIF) notices being distributed by local school districts. If you are a First Financial member and you lose your job due to RIF, you may be eligible for one of our **Financial Assistance Plans**:

1. **Early Withdrawal Fee Waived for Certificates of Deposit (CDs)**: First Financial will waive the early withdrawal fee on your certificate (except IRA certificates) if you take the funds in 2010 prior to maturity.
2. **Loan Deferment**: Payments may be deferred up to 3 months.\* Members will be required to complete a financial assistance package including a letter to describe the hardship (i.e., position lost due to RIF), an updated mini-app, paycheck stubs, a copy of your last tax return, and a copy of your RIF notice. There can be no more than 2 deferments for the life of the loan.
3. **Payment Modification**: Loan payments may be reduced and/or term of the loan extended to assist the member during the hardship.\* A financial assistance package as described above will also be required.
4. **Interest Only Payments**: Loan payments may be reduced to "interest only" for up to 6 months.\* A financial assistance package as described above will also be required.
5. **RIF Loan**: Please see other side for more information.

First Financial also has programs to help educators manage their money, including Summer Skips\*\* on auto loans and personal unsecured loans; with this program, members may be able to skip two loan payments during the summer months.

**For complete information, please call  
(800) 537-8491 or visit your nearest branch.**



**FIRST FINANCIAL**

C R E D I T ♦ U N I O N



Must be a First Financial member in good standing in order to take advantage of RIF Assistance. All loans and modifications to loans are subject to loan department approval and other criteria. \*Certain loans may not be eligible for deferment; interest-only payments, or other changes. Please contact us for details. \*\*Summer Skips program may be subject to certain criteria and loan department approval, and is not available on loans secured by real estate. Other restrictions and limitations may apply. A copy of your RIF documentation is required at time of any requests.

# Reduction in Force Loan\*

This loan is designed for educators who have suffered a loss of employment due to RIF.

**Fixed Rate of 5.00% APR**

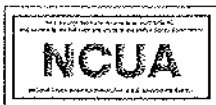
**Amounts up to \$2,500**

**Terms up to 36 months**

**No payment up to first 90 days**

For complete information,  
please call (800) 537-8491 or visit your nearest branch.

See other side for additional RIF assistance.



**FIRST FINANCIAL**  
CREDIT UNION



\*All loans and modifications to loans are subject to loan department approval and other criteria. For the RIF loan, the amount for which you are approved is based on your credit history, and other terms and conditions may apply. Must be a FFCU member in good standing and all FFCU loans must be current. Other restrictions and limitations may apply. A copy of your RIF documentation is also required at time of any requests. Representative example: A \$2,500 RIF loan at a fixed rate of 5.00% APR for 36 months would require 36 monthly payments of \$75.55. APR=Annual Percentage Rate. The first payment is due 90 days after the funding date of the loan. Rate effective March 1, 2010.

**At First Financial,  
Members Bank with Confidence, Safety and Security!**

**Proudly Serving, Meeting and Exceeding  
the Needs of Members for Over 75 Years!**

We believe in providing quality products and service.  
We protect your money and only make sound loans to our members.

This prudent approach keeps First Financial  
a very safe, secure and strong place to keep your accounts.

**At First Financial our...**

- **Checking Accounts** feature **Free Checks for Life\***, and can save you money on your next auto loan and increase your earning power on a Super Savers account. You'll have access to over 28,000 no-surcharge CO-OP ATMs nationwide—more than most banks, and much more!
- **Auto Loan rates** are among the lowest in the industry\*\* and feature several ways you can receive additional discounts (based on the relationships you have with FFCU)! You'll drive home with a low monthly payment!
- **Auto Buying Service** can save you thousands of dollars on your next vehicle and you don't have to visit the dealer and be subjected to their hard-sell tactics. Don't over-spend at a dealership! Call our auto buying experts first!

If you want the peace-of-mind knowing that your hard-earned  
money is safe and secure, open your membership today!

**(800) 537-8491 ♦ [www.ffcu.org](http://www.ffcu.org)**

**FIRST FINANCIAL**

C R E D I T ♦ U N I O N

All loans are subject to credit approval and all FFCU policies and procedures. \*Free Checks for Life is only available on FFCU Image checks. Other restrictions may apply. \*\*As verified monthly by an independent third-party provider. Call for complete account and product details.

