

FIRST Read

 **FirstFinancial**
CREDIT UNION

BLINGGING
change

Join the movement.



ALBUQUERQUE BRANCHES

Downtown: 601 Tijeras NW

San Mateo: 2700 San Mateo NE

Coors: 2929 Coors Road NW

South Valley : 1625 Rio Bravo Blvd,
SW Suite 6

Juan Tabo: 831 Juan Tabo NE, Suite A

Academy: 10400 Academy NE,
Suite 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. Suite 103

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

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"I regularly pay for the person behind me when I am at Starbucks. One day I pulled up to the window expecting to do the same when the employee told me that my order had been paid by the person ahead of me. I chuckled as I told her that my intent had been to

pay for the vehicle behind me. She mentioned that it had been happening all morning and no one had broken the chain. I don't know how long it went but I pulled away from that Starbucks with a smile on my face and renewed faith in people." • Olivia Martinez, FFCU Employee

BLINGING CHANGE in Your Financial Investments.



CUE Financial Group, Inc.®

A SEC Registered Investment Advisor

When you change jobs, you need to decide what to do with the money in your 401(k) plan. Should you leave it where it is, or take it with you? Should you roll the money over into an IRA or into your new employer's retirement plan? Each retirement savings vehicle has advantages and disadvantages. Here are some points to consider:

- A traditional IRA can offer almost unlimited investment options; a 401(k) plan limits you to the investment options offered by the plan.
- A 401(k) may offer a higher level of protection from creditors.
- A 401(k) may allow you to borrow against the value of your account, depending on plan rules.
- A 401(k) plan may allow penalty-free withdrawals if you leave your job at age 55 or later. Penalty-free withdrawals are generally not available from IRAs until age 59½.
- You must take required minimum distributions from traditional IRAs once you reach age 70½. You generally don't need to take required distributions from 401(k) plans until you retire.
- Unlike Roth 401(k) accounts, you don't need to take any lifetime required minimum distributions from Roth IRAs.
- Employer stock may be eligible for more favorable tax treatment if distributed from a 401(k) plan rather than an IRA.
- Both IRAs and 401(k) plans may involve investment related expenses or account fees. In addition, both may provide services such as investment advice, education materials, and retirement planning. Be sure to understand what your plan provides, and what you may be giving up or gaining by transferring your funds.

Finally, no matter which option you choose, you may want to discuss your particular situation with a CUE financial representative, call CUE FINANCIAL at (505) 768-7155.

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Striving for Financial Health



A message from FFCU's President Ron Moorehead

Greetings. I hope this crisp fall day finds you and your family in good health. For anyone who has ever tried to improve their health, it should be simple enough but is usually more

complicated than it seems. If you search the Internet for health advice, you will quickly find out that one site will tell you to never, ever eat bananas, yet another will extol

For over 76 years we have been diligent at finding ways to help you improve your financial health and reach your financial goals.

doctor or medical nutritionist will usually provide the best information, tailored to your specific needs.

The same goes with your financial health. One expert will tell you to never, ever use credit or go into debt. The next will tell you that you must use credit wisely to have a good credit score, and if you don't have good credit you will pay higher insurance premiums and won't get that good job. This is where First Financial Credit Union can help. The credit union philosophy is "people helping people". For over 76 years we have been diligent at finding ways to help you improve your financial health and reach your financial goals, whether you are just starting out in your life journey or have been at it for a while.

the benefits of the same. It can be confusing, and you eventually ask your friends and family what they do, with many times the same unclear result. In the end, your

First Financial Credit Union is intent on improving the financial health of the communities of New Mexico, and has been for many years. From teaching a financial literacy programs in schools to sponsoring local non-profit fundraising events, providing financial services where others won't, to offering no-strings attached free products and services, helping our members and communities achieve their financial goals is an important part of who we are.

We regularly evaluate how we participate in our communities, and are excited to tell you about a new approach to financial education that we are piloting at our Mesa View branch in Gallup. We expanded our branch so that we can offer an interactive approach to helping you with your financial aspirations. We have a touchscreen monitor that will help you answer financial questions, such as 'will eating lunch out daily keep me from retiring on time, how much car can I afford, or how do I start a budget?' We have computers you can use to research your next auto purchase or learn the ins and outs of buying a home. We will also have staff ready to answer any financial question you might have, from 'what is my credit score' to 'how do I improve it?' While we don't have the touchscreen monitors and computers available at our other branches, yet, we do have trained staff at each branch, and our goal is to be the trusted source for all your financial matters.

We know that you have many choices, so thank you for continuing to choose First Financial Credit Union. May you be richly blessed this year!



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

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



Chicago Style Pizza & More

COMMUNITY & PIZZA!

BLINGING CHANGE ONE PIZZA AT A TIME!

Pizza 9 has worked closely with First Financial Credit Union for the past couple of years. They have provided pizza for numerous events that give back to our members and our business partners along with offering exclusive discounts and coupons. Pizza 9 has also supported several non-profit organizations by providing support and funds to local communities as well as many national and worldwide organizations. They truly are BLINGING CHANGE! This includes partnering with United Blood Services, Red Cross of NM and the MDA (Muscular Dystrophy Association) to provide support and bring awareness to curing muscular dystrophy, ALS and related diseases by funding worldwide research.

Pizza 9 also has many opportunities to help you raise funds for your sports team, school clubs, non-profit organizations and more! Pizza 9 offers a very generous fundraising program that provides your group with anywhere from 25-50% back.

For menu and a complete list of locations please visit www.pizzanine.com.

For more information on setting up a fund raiser please contact Sarah@pizzanine.com.

Be part of a franchise and own a business that gives back to your community.

For franchising information please email wedeliver@pizzanine.com or call 505-764-3780.



Select Employer Group
Company Spotlight

Time passer on a dollar budget



For this dollar fold you will need 5 bills. Take one bill and fold in half.



fold one corner under from left-to-right at the same angle shown.



Fold the opposite side under in the same way from the other side.



Fold one of the two flaps even with the bottom edge of the bill over the triangle as shown. Fold the remainder so that it fits within the triangle.



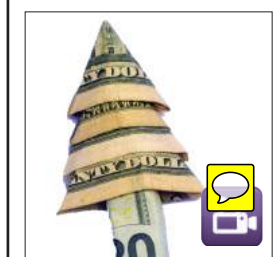
Now take three more bills, and fold them approximately two-thirds and one-fourth of the way lengthwise to create three more triangles that are different sizes. Repeat steps 1 - 4 above for each of these bills.



Take your four triangles and insert the top of the triangle into the bottom fold of the next smaller section.



Take your last bill and flat roll the entire bill. Flatten out one end keeping the other end square.



Insert your rolled bill into the bottom of your stacked tree to make your Christmas tree trunk!



“When we did our bake sale for one of our Making Strides fundraisers, one of our generous employees gave us \$10 and told us to pay it forward – the next employee to come to purchase some treats – pay for up to \$10 worth for them. The \$10 was paid forward for 7 employees before it stopped. That was really awesome. We have some really amazing employees at First Financial” • Barb Moore, FFCU Employee

U-BE FIRST KID'S CORNER

SNOWMAN CANDLE CRAFT INSTRUCTIONS

You will need the following:

- Glass candle holders
- White, orange and black paint
- Glue
- Candles for each holder
- Tiny accessories (candy canes, Santa hats, scarves etc.)



Post a picture of your snowman candle on our Facebook page and win an FFCU prize pack!

1. Dip your kiddos hand in white paint and have them place their hand imprint on the glass candle holder so that all fingers become your snowman bodies.
2. Glue on accessories and then paint in your carrot nose, hat, buttons and stick arms.
3. Let your craft dry and then place in a candle.



FirstFinancial
CREDIT UNION

Select Employer Group
Company Spotlight



Make your Holiday Gathering a sweet success with **Cake Fetish!**

Buy 4 dozen cupcakes or 4 dozen mini cupcakes and get one dozen free!

Orders of \$150 or more qualify for free Albuquerque delivery. Ad must be presented at time of purchase. Cupcakes of equal or lesser value. Limit one free item, preorders only. Limitations may apply. Offer expires 12/31/14.

Pound Cake



View "Cooking Cents" Video!

CLICK HERE!

My Aunt Cheryl's favorite recipe

INGREDIENTS:

- 8 oz cream cheese
- 3 sticks of butter (softened)
- 1 tsp salt
- 6 eggs
- 3 cups flour
- 2 tbsp vanilla
- 3 cups sugar

Preheat your oven to 350 degrees. Grease with butter and flour a bundt cake pan and set aside.
Cream the butter and cream cheese in a mixer with a paddle attachment or hand held mixer.

Once they are fully blended add in the sugar and salt. Next add the eggs one at a time on low speed. When the mixture is well blended, slowly add the flour and vanilla. Mix only until incorporated-do not over beat as it will make a tough pound cake. Pour the prepared batter into a greased and floured bundt cake pan. Spread the batter in the pan evenly using a butter knife. Place cake in the oven for 1 hour. (baking time may vary, check after 1 hour by inserting a toothpick into the center of the cake. If the toothpick comes out clean, the cake is done).



Remove the cake from the oven and place on a trivet to cool for 10 minutes. Lightly tap the side of pan and invert the pan onto a cooling rack. Allow the cake to completely cool before cutting it. Garnish with fresh fruit, icing, or just enjoy as is. Happy Baking!

BLINGING change

Join the movement.

People helping people. This is the credit union difference. At First Financial Credit Union, we're giving you a chance to experience our credit union values first hand. Join the movement. Make someone's day, and inspire them to do the same for someone else.

We are local, and live here with you in this amazing community where we can create a movement that is inspiring and heartfelt. The BLING TEAM is out and about traveling the state BLINGING CHANGE, and making a difference in our communities! They are out randomly paying for people's groceries, gas, and whatever else that can help make a difference in someone's day! This concept of sharing reinforces our strong cooperative beliefs and demonstrates just how different we are from banks and other financial institutions. The BLING Team will be out and about dropping fun wallets inspiring our community to create a movement that gives back to your unknown neighbor and BLING CHANGE, because being FIRST is AWESOME... and so are YOU!

BRANCH HOLIDAY SCHEDULE

Christmas Eve: Wednesday, Dec. 24
All Branches will close at Noon
Christmas: Thursday, Dec. 25

New Year's Eve: Wednesday, Dec. 31
All Branches will close at 3:00 pm
New Year's Day: Thursday, Jan. 1
Martin Luther King, Jr.: Monday, January 19
Washington's Birthday: Monday, February 16*

12 Days of BLING

December 12th - 23rd

CYBER CASH!

Like us on Facebook and your name could be posted to WIN CYBER CASH December 1st - 5th!

