



SMART

April, 2009

MONEY

First Trust Credit Union — Rooted in Trust, Growing in Your Community



Get UNLIMITED monthly bill payments!

It's true! By actively utilizing all five of the following services simultaneously under one base account number, you too can get **UNLIMITED** monthly bill payments with CU*Easy Pay. Use this handy checklist to see if you qualify:

- I have an active First Trust checking account
- I have a First Trust VISA® debit/ATM card
- I have Direct Deposit, ACH Deposit, or Payroll Deduction of \$500 or more per month
- I use Online Banking or ART
- I receive E-Statements

In addition to unlimited monthly bill payments, you'll also receive **100 BONUS First Rewards points** just for utilizing these services. These bonus points count toward your rewards program totals and can earn fantastic incentives like **\$5.00 OFF** your safe deposit box fee, **BONUS DIVIDENDS** on your Certificates of Deposit, Loan Interest **REBATES**, **FREE** cashier's checks and money orders, and more!

For more information or to see if you qualify please contact any First Trust representative today!

Member Spotlight



Iran and Joan Floyd

The Floyd's - members for 21 years!

Iran, retired Superintendent for the Kankakee Valley School Corporation, and his wife Joan joined the credit union after their local bank closed its doors in 1988 - and they've never looked back. "Convenient, good service, and friendly personnel" are just some of the reasons they've stayed with the First Trust family. "All of the girls in the Wheatfield office are always willing to help you out when you need a hand."

One First Trust experience that Joan is particularly grateful for is when a staff member recommended she put her grandchildren's account money into certificates of deposit in

their names. She can make deposits in them for up to two years before they renew. "It makes it easy to save for their future" says Joan. Glad we could help!



2009 Calendar

As always, ART and Online Banking services are available for your convenience, 24 hours a day, 7 days a week, 365 days a year!

Memorial Day
May 25, CLOSED

Independence Day
July 4, CLOSED

Just in Case

Mistakes happen; but you can avoid overdrafts through our Overdraft Protection Line of Credit. It works like this - once in place, if your checking account becomes overdrawn, we *automatically* loan you the money to cover it, up to your pre-approved credit limit. Overdraft Protection not only alleviates embarrassment but also the \$30 non-sufficient funds (NSF) fee, plus the merchant fee. It only takes moments to set up and even if you never need it, you can have peace of mind knowing it's there...just in case.

This is a loan, interest and finance charges, and other restrictions will apply.

MasterCard® payment REMINDER for First Trust Cardholders



Payments accepted BEFORE 2:30pm Monday - Friday will be posted the SAME day.

Payments accepted AFTER 2:30pm Monday - Friday will be posted the NEXT business day.

Payments accepted on SATURDAYS will be posted the NEXT business day.

