



\$SMART

MONEY

July, 2010

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



Membership Appreciation Day **At All First Trust Branches**
July 30, 2010 • 10:00 a.m. – Closing

Save the Date!

Food, Prizes, Games For Kids and
Adults Alike
“Themed Activities”

Celebrating **50 years** of serving our members
and our communities

\$2,000 Del Lonzo Scholarships Awarded

Del Lonzo Scholarship winners are joined by their parents
Left to Right: Robert Severs, Scholarship Winners Brady Severs and
Emily Seibert, Rin and John Seibert

First Trust Credit Union awarded two scholarships at their 50th Annual Meeting on April 10, 2010 at Strongbow Banquet Center in Valparaiso. Emily Seibert, a senior at Valparaiso High School and Brady Severs, a senior at La Porte High School were each awarded a \$1,000 Del Lonzo Scholarship. The annual scholarship was established to honor Del Lonzo, a Rogers High School Michigan City teacher and long term member of the credit union's Board of Directors. This year's award recipients exemplified the values represented by Mr. Lonzo; scholastic excellence, personal integrity and active participation in service to the school and the community.

Emily is the daughter of John and Rin Seibert and plans to attend Butler University this fall in pursuit of a degree in Education. Brady is the son of Robert and Pamela Severs and plans to attend Purdue University this fall to pursue a degree in Pre-Pharmacy.



Member Spotlight
CU In School



First Trust Member/Owner, Washington Township School Senior Justin Landgrebe is all smiles after winning a Wii Gaming System, which culminated a year long savings outreach partnership with an on site First Trust branch at WTS. Justin is joined by L:R 2nd row WTS Student Teller Volunteer Amber Collier, District Branch Director Dana Koselke First Trust Credit Union, L:R Back Row WTS Teacher Julie Moore and WTS Student Marketing Assistant Grant Swanson



CU in School on site branch gave students a fun and creative way to learn basic financial and employability skills. The upcoming 2010 school year promises many new initiatives both in the classroom and at the student run branch. If you have a middle or high school student attending Washington Township, please contact Dana Koselke at (219) 462-7805 to learn how your son or daughter can become involved.

FIRST TRUST CREDIT UNION RECEIVES “HALF CENTURY OF SERVICE AWARD”



L:R Ron Budzinski President/CEO First Trust Credit Union - John McKenzie, President Indiana Credit Union League - Arnold Bass, Chairman of the Board First Trust Credit Union

On April 10, First Trust Credit Union was presented with the “Half-Century of Service Award” at their 50th Annual Meeting Anniversary Celebration at Strongbow Banquet Center in Valparaiso. Indiana Credit Union League President John McKenzie attended the meeting, presenting commemorative plaques from the Indiana Credit Union League and (CUNA) Credit Union National Association, which honored First Trust Credit Union for 50 years of dedicated service to their members and the communities they serve.



2010 Calendar

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

New Year's Day
January 1, CLOSED

Martin Luther King Jr. Day
January 18, CLOSED

President's Day
February 15, CLOSED

Memorial Day
May 31, CLOSED

4th of July
July 5, CLOSED

Labor Day
September 6, CLOSED

Thanksgiving
November 25, CLOSED

Christmas Eve
December 24, OPEN until 1:00

Christmas Day
December 25, Saturday CLOSED

New Year's Eve
December 31, OPEN until
3:00 p.m.



Tickets Now Available
At All Branches
Discounted Gate Admission
\$32.00
You Save \$ 24.64 Per Ticket

Improved ATM and Debit Card Processing

By Daniel Rajsic, Computer Operations Manager and Kim Kniola, CFO



We have been working hard improving your ATM and Visa Debit Card experience. Gone are the days of the "3-a-day" account balance updates. Now every time your account balance changes on our system, the new balance will instantly be reflected 24/7 on your Visa Debit Card.

The transactions you do with your Visa Debit Card will post more quickly, making it easier for you to keep in balance and avoid overdrafts. Our free It's Me 24/7 Online Banking will allow you to see the Visa Debit Card transactions you have performed, but have not yet cleared your account.

We have increased the daily limits on your Visa Debit Card as well. You can now withdraw up to \$500 in cash at ATM's each day, and do total purchases each day up to \$1,500.

Members with an Overdraft Protection Line-of-Credit, account type 600, can now do direct cash withdrawals from that account at ATM machines – giving you emergency funds right at your fingertips. Furthermore all First Trust Visa Debit Cardholders are able to change their Visa Debit Card PIN at the ATM machines located at any of our 5 offices.

In addition to ATM and Debit Card services, First Trust has a full offering of electronic services to fit your needs. Today you have available

- FREE It's Me 24/7 Online Banking with MS Money downloads
- FREE E-Statements
- FREE Account E-Alerts, including Balance Alerts and Loan Payment Reminders
- FREE E-Notices
- FREE Automated Banking by Phone
- Online Bill Pay with **No Monthly Service Charge** and **from 5 to Unlimited Free Bill Pays** each month

We are happy to bring you these improvements in your electronic services, and are already hard at work making your life easier.

IMPORTANT – Congressional legislation may affect how you use your debit card. Be sure you understand your options by referring to a recent mailing explaining the potential impact. If you have questions, please contact one of our credit union representatives. Be sure you comply with the information in your mailing and notify us by **August 15th, 2010** to avoid a debit card transaction being denied due to insufficient funds in your account.

Adios ART – You Served Us Well!

By: Daniel Rajsic, Computer Operations Manager

It is with some sadness that we announce that First Trust is losing a long time member of our credit union family



On July 12th ART, our Audio Response Teller will be retiring. As you know ART has been working 24 hours a day, 7 days a week, weekends, holiday's, all of it without complaint for many years. ART never asked for a raise, never called in sick and waited on up to (8) members simultaneously. Unfortunately ART is no longer capable of keeping up with security requirements and it has become very expensive to have an in-house Audio Response solution like ART.

Beginning on July 12th, First Trust Credit Union will switch to an on-line solution. That means that members will call a **DIFFERENT** toll-free number for audio response.

THE NEW NUMBER WILL BE 877-251-7281

The good news is that the new audio system will be more secure, more economical and will be able to handle even more calls simultaneously. Bad news, it will no longer be called ART – and actually will have a female voice.

Adios Art! You Have Served Us Well!



TREE HOUSE KIDS CLUB IS HERE!



Club benefits are available to kids age 0-12.

- FREE Piggy Bank When You Open an Account
- Birthday Recognition & Gift
- Coloring Contests
- Savings Goal Tree
- Report Card Gift Rewards
- Deposit Gift Rewards
- Quarter Saving Cards
- Special Events
- Themed Account Cards
- Quarterly Newsletters
- Graduation to E-Teen Club

Stop In At Any Of Our First Trust Branches to Learn More!



Announcing

QUICKEN AND QUICKBOOKS ACCESS IN AUGUST

First Trust is pleased to announce that in August our online banking product, It's me 247, will support downloads into Quicken, the personal finance software, as well as QuickBooks, the small business accounting software. Watch for future updates!



Michigan City

950 East U.S. Hwy 20
Michigan City, IN 46360
(219) 879-6161

La Porte

402 J Street
La Porte, IN 46350
(219) 324-4359

Valparaiso

1404 East Lincolnway
Valparaiso, IN 46383
(219) 462-7805

Wheatfield

4259 West State Road 10
Wheatfield, IN 46392
(219) 956-3922

Rensselaer

810 South College Avenue
Rensselaer, IN 47978
(219) 866-7116

Ronald J. Budzinski,
President/CEO

Board of Directors

Arnold Bass, Chairman
Robert Tillema, Vice-Chairman
Howard Smith, Treasurer
Gerald Peters, Secretary
Linda Bechinski
John Henderson
Scott Jessen
Dennis Knaup
James Mink, Sr.
David Sobecki
Debra Versaw

First Trust

Supervisory Committee

Rona Edquist, Chairperson
Ange Benz
Marlete Kiff
Bill Sage

www.firsttrustcu.com

Toll Free (800) 276-6161

Rates listed in this newsletter may be subject to change

