

# The First Community Insider

Celebrating 78 Years of Member Service ♦ [www.firstccu.com](http://www.firstccu.com) ♦ [jkgill@firstccu.com](mailto:jkgill@firstccu.com)  
Beloit ♦ Machesney Park ♦ Janesville ♦ Monroe ♦ Toll-Free 1-800-828-5923

## Janesville Open House a BIG Success!

November 11th and 12th were very busy days at our Janesville office. The official ribbon cutting occurred on



Rep. Joseph Knilans

November 11th. There was a big crowd with plenty of gift cards given away and free food and drink for all! Representatives Joseph Knilans and Amy Loudenbeck attended the grand opening as well and wished the credit union and members much success.

November 12th was our grand opening loan sale. People began to line up at 4:00 a.m. and by 8:00 a.m. there were over 50 people in line. By the time the sale was over we issued more than 70 loans worth over \$1.2 million dollars. That's a loan approval about every 2 ½ minutes.



Rep. Amy Loudenbeck

The new Janesville ATMs are also now operational. One is located in the driveup at our new Janesville office located at 2701 North Pontiac Drive. The other is located in the front entryway in the Rock County Courthouse. These ATMs allow FCCU members to use them 100% free of charge. These ATMs can also be used to change your PIN number on any FCCU Visa Debit card.



## Big Banks Fees Go Up and Up!

The news is full of stories about big banks raising fees on basis checking accounts and charging to even use a debit card. These fees can range up to \$12 per

month for a basic checking account and add another \$5 to even use a debit card. That comes out to over \$200 per year for the privilege of having a checking account with a debit card. **NOT at First Community!** We still offer 100% free checking. No minimum balance requirements or per check charges. We also offer 100% free debit card signature based transactions. You can count on FCCU to provide the value that you have come to expect. Just another benefit of membership in First Community Credit Union!

*Find out more at [www.firstccu.com](http://www.firstccu.com)*



## Credit Card Giving You the Blues?

**We Have an Answer!**

First Community understands that sometimes the holidays can leave you feeling tapped out.

We have a solution for you to consider. Try our VISA Platinum credit card with an introductory rate of ONLY 3.99%. This great rate is good for a full six months when you open a new VISA Platinum card. Remember not only do you get a great rate, but there is NO annual fee and you earn Scorecardrewards points for every dollar charged to the card! The points can be redeemed for travel, electronics and more!

Don't let this opportunity pass.



# Thank You for Your Generosity!!!

First Community Credit Union completed its annual holiday fundraiser. This year the credit union decided that during these tough economic time the money raised would be donated to local homeless shelters and food pantries. Through the generosity of our members and staff a significant amount of money was raised. The organizations benefiting from these funds include Caritas (Beloit), ECHO (Janesville), Green County Inter-Church Food Panty (Monroe) and Helping Hands Food Pantry (Machesney Park).

First Community has also been a supporter of the Salvation Army's Angel Tree. The program allows members and staff to pick up a gift tag. The tag has a boy or girl and their age. The gifts are then placed under the tree with the tag attached. These gifts are



then distributed to families in need during the holiday season. Over 50 toys were contributed by both members and staff to make the holiday season a little merrier!

## Looking for a Great Deal on a Used Vehicle?



From time to time First Community has vehicles that are repossessed. These vehicles vary in mileage, condition and options, but they always sell at a discount to what you would see for a similar vehicle on a used car lot. Because we are not in the business of selling cars, we look to find these vehicles new homes quickly. That means its a great opportunity for you to purchase a vehicle. We encourage people to take the vehicles to a mechanic to have it checked out and then bid. The current listing of vehicles and houses for sale is always available at [www.firstccu.com](http://www.firstccu.com)

## Know Your Credit Score? We Can Help!

Ever wonder what your credit score is? If you know your score, do you know what it means and how you can improve it? First Community has a new service where we will review your FICO 08 credit report with you and discuss what the score means and areas that appear to be problems. We can show you ways that you can actually improve your score and clear up problem areas. Simply call the credit union to setup your appointment. The cost is \$15 for an individual and \$20 for a husband and wife. Appointments will fill up fast and last between 15 and 30 minutes.



## Do You Know All That's Available at [www.firstccu.com](http://www.firstccu.com)?

First Community's homepage is located at [www.firstccu.com](http://www.firstccu.com) and contains a wealth of helpful products and services.

*[www.firstccu.com](http://www.firstccu.com) contains:*

- **100% FREE Bill Pay** - We pay for the postage and the stamp!
- **FREE E-statements** - Never worry about your statements getting lost or stolen in the mail and receive them as soon as the first of the month!
- **Credit Card Statement Access** - Review your credit card activity at any time during the month.
- **FREE Home Banking** - Review your account history when it's convenient for you. The information that you access is current and is the same information we see at the credit union. Download it or print it as you like!
- **Online Loan Application** - Apply 24 hours a day from the privacy of your home or office. Applications are reviewed quickly to get your loan approved.