

Special Products and Services Exclusively Designed for Educators!

First Financial Credit Union
P.O. Box 90
West Covina, CA 91793

(800) 537-8491 • www.fffcu.org

Branch Locations

| | |
|------------------------------------|--|
| Corona-Norco | 1030 Hamner Avenue (951) 734-7049 |
| Fountain Valley | 10175 Slater Avenue (714) 965-7911 |
| Granada Hills | 18127 Chatsworth Street (818) 832-5785 |
| Lakewood | 4050 Hardwick Street (562) 220-1681 |
| Los Angeles | 3301 Wilshire Blvd. (213) 637-0259 |
| Montclair | 8750 Central Avenue (909) 949-0152 |
| Redlands | New Location Coming Soon |
| Redondo Beach | 2629 Manhattan Beach Blvd. (310) 297-7931 |
| San Bernardino | 1906 S. Commercenter East #107 (909) 388-1365 |
| San Diego | 7510 Hazard Center Dr., #417 (619) 683-8610 |
| Temecula (Inside Ralphs) | 40355 Winchester Road (951) 296-3138 |
| Tustin | 504 E. First Street (714) 544-3155 |
| West Covina | 1700 West Covina Parkway (626) 856-5630 |

Pasadena Branch Coming Soon!



(888) CU-SWIRL
(888) 287-9475



For a No Surcharge
ATM near you.

(888) SITE CO-OP
(888) 748-3266



TSA Special Member
& Insurance Services, Inc.

(800) 537-8491



Information correct as of 4/06.



Where CTA Members Bank!

**Dedicated to the financial well-being
of CTA members for over 70 years,
First Financial offers special educator products
and services that you won't find at a bank!**

Endorsed by:

CALIFORNIA
TEACHERS
ASSOCIATION



Special CTA First Time Home Buyer Program – Designed to help you purchase your first home. The program features lower monthly payments (no private mortgage insurance required) and low rates! For more information, please see the “Loans” section.

CTA New Teacher Loan – A low rate and flexible terms, this loan offers a helpful start for new teachers!

Summer Savers/Flex Account – A terrific way to get a “paycheck” during the summer! If you’re on a 10-month pay cycle, this account creates an extra “paycheck” when you need it.

“Summer Skips”* – Another unique program designed for CTA members on a 10-month pay cycle, this service allows you to “skip” one or two loan payments during the summer months!

TSA Special Member Services – Benefit from the purchasing power of TSA Special Member Services and enjoy the many entertainment and travel discounts offered through this unique service! For more information and a complete listing of discounts, please visit our website at www.fffcu.org and click on the *Special Member Services* button.

Free Direct Deposit – Have your paycheck automatically and electronically deposited into your designated FFCU account every payday.

Free Payroll Deduction – This FREE service deducts a specified amount from your paycheck for deposit to a designated FFCU account.

For more information about any of these terrific FFCU and CTA member benefits, please call (800) 537-8491, click www.fffcu.org or visit one of our conveniently located branches today!

All loans are subject to credit approval and all FFCU policies and procedures. Loan rates are based on credit history, collateral criteria and term of loan, and are subject to change without notice.

*Summer Skips program requires application and loan department approval, and is not available on loans secured by real estate. Other restrictions and limitations may apply.

Discounts are offered through TSA Special Member & Insurance Services, Inc., a wholly-owned subsidiary of First Financial Credit Union. Tickets are sold on a first-come, first-served basis. Certain restrictions apply. A processing fee may be applied to your order.

Discover the Advantages of First Financial Credit Union Membership!

Over the years, many banks continually revise their focus and image to attract new customers. On the other hand, First Financial has dedicated itself *solely to California's educators*—for over 7 decades. Our unwavering, single focus is to offer valuable products and services for the educational community.

Unlike a bank, First Financial has a complete line of special products and services specifically designed for the **needs of the educational community**, including: CTA First Time Home Buyer Program, New Teacher Loans, Summer Savers, and “Summer Skips.” You won’t find these at the local bank!

More important, **you’ll receive one-on-one service at First Financial.** This personalized service reflects our genuine caring for our members’ financial goals.

In addition, First Financial offers members a myriad of **FREE** and convenient products and services, including: Checking; Online Banking, Bill Payment and eStatements; 24-Hour Telephone Banking, and much more!

Loans at Low Rates

CTA First Time Home Buyer Program
Auto Loans
Mortgages
Home Equity Lines
Unsecured (Personal) Loans

High Yield Deposit

Accounts
Super Savers
Summer Savers/Flex Accounts
Money Market Savings
Share Certificates

FREE Services

Free Checking (no minimum balance required)
Free Online Banking & Bill Payment
Free 24-Hour Telephone Banking
and many more

We want to be your **Financial Partner for Life!**
You’ll see that we have everything you need to maximize your financial potential!

**FFCU
Membership is a
Benefit of CTA!**

All loans are subject to credit approval and all FFCU policies and procedures. Loan rates are based on credit history, collateral criteria and term of loan, and are subject to change without notice. Fees may reduce earnings on deposit accounts.

Lending Options Made Easy at First Financial!

CTA First Time Home Buyer Program – Designed for CTA members, this program assists new buyers with purchasing their first home and more, including:

- Lower monthly payments
- No costly private mortgage insurance (PMI)!
- Money-saving competitive rates!
- Up to 100% financing!*
- Get into your first home for less money!

Home Equity Lines of Credit (HELOC) – A HELOC is a flexible revolving line of credit that gives you the ability to borrow funds when you need it. You decide when you use it, and most importantly, what it is used for!

Our HELOC features include:

- **NO Points, NO Annual Fee, NO Closing Costs!****
- **Borrow Up to 100% of Your Home’s Value!*****
- **Potential Tax Savings!*****

Mortgages – As your *Lending Partner for Life*, we’re lending not only a helpful hand, but an ARM (Adjustable Rate Mortgage)! ARMs provide an initial interest rate that is set lower than standard fixed rates. The lower rate provides you initially with lower payments, which translates into increased purchasing power!

Auto Loans – With some of the best rates around, First Financial helps its members enjoy low-cost auto financing. Also, a pre-approved FFCU auto loan gives you the “cash” in hand to increase your bargaining power!

- Great low rates
- 100% financing available of the MSRP – including tax, license and MBI***
- Flexible terms

**Call us first before you apply for a loan anywhere else.
We can save you money!**

**Save A Lot of \$\$\$ with
First Time Home Buyer Program!**

All loans are subject to credit approval and all First Financial policies and procedures. Loan rates are based on credit history, collateral criteria and term of loan, and are subject to change without notice. Other restrictions may apply. *100% financing combines a First Mortgage and Home Equity Line of Credit (HELOC). **Maximum APR is 18%. Minimum APR is 3.00%. There is no annual fee, although a \$75 non-usage fee may be applied annually. Subject to applicable law, there is a \$250 cancellation fee if the line is closed (or cancelled) within the first 36 months. You must carry adequate and acceptable property insurance on the secured property. Consult your tax advisor regarding deductibility of interest. APR = Annual Percentage Rate. *** MSRP = Manufacturer’s Suggested Retail Price. MBI = Mechanical Breakdown Insurance. Other restrictions may apply. Call for complete details.

See Why CTA Members Choose Us First for Convenience!

FREE Services for CTA Members— Why Pay Fees at a Bank?

Online Banking and Bill Payment at www.ffcuc.org – access your accounts quickly and easily, whenever you want from the comfort of your home or office; pay bills, transfer funds between accounts, check your account balances and much more, 24 hours a day, 7 days a week. This branch is always open when you need it! It’s banking that fits your schedule!

eStatements – save time and paper, and never have to wait for your “paper” statement to arrive in the mail. Plus, you can view and download copies of your cleared checks! You’ll receive e-mail notification when your statement is ready to view via a secure web site! It’s easy and convenient!

Visa Check Card – enjoy the safety of a credit card, the convenience of an ATM card, and the versatility of your FFCU checking account in one unique card! For added safety, always select the CREDIT option and your purchases will be protected by Visa’s “Zero Liability Policy”!* When you select this option, you should always be asked to show your identification, which will help reduce identity theft and fraud!

24-Hour Telephone Banking at (800) 537-8491– get your account balance(s), transfer funds and more from your phone, 24/7 and more!

Access to Over 2,000 Credit Union Service Center (CUSC) Branches Nationwide – make deposits and withdrawals at any of these affiliated branches—just like an FFCU branch! Call **(888) 287-9475** for the nearest location.

Access to Over 25,000 No-Surcharge CO-OP ATMs Nationwide – wherever you go, we’re there too! Make withdrawals, transfers and balance inquiries with no surcharges or fees at most credit union ATMs displaying the CO-OP logo. To find a convenient location, call **(888) 748-3266**.

**Save up to 50%
on entertainment tickets & travel!**

*Visa’s “Zero Liability Policy” does not apply to commercial card or ATM transactions or to PIN transactions not processed by Visa. Your liability for unauthorized transactions is \$0—you pay nothing. Refer to your Cardholder Agreement for complete information.

See Why CTA Members Choose Us First!