



First Federal Credit Union

425 1st Avenue SW Cedar Rapids, Iowa 52405 Phone: 319-362-3171 Fax: 319-362-1057 Audio Response Teller (ART): 866-9933 www.firsfedcu.com

1035 N. Center Point Rd Hiawatha, Iowa 52233 Phone: 319-743-7806 Fax: 319-743-7810

Prsrt Std U.S. Postage PAID Permit #901 Cedar Rapids, IA

### New Business Hours

#### 1st Avenue

Monday-Thursday 8:00 am to 5:00 pm Friday 8:00 am to 6:00 pm (Note: After 5, only the drive will be open) Saturday 9:00 am to noon

#### Hiawatha

Monday-Thursday 8:00 am to 5:00 pm Friday 8:00 am to 6:00 pm (Note: After 5, only the drive will be open) Saturday 9:00 am to noon

#### 24-hour Banking

Audio Response Teller 866-9933 www.firsfedcu.com



# F.Y.I.

Winter Quarter Four 2005

*Just Think About It!*

## FOR YOUR INTEREST

An Exceptional Newsletter from First Federal Credit Union

# Let It Snow, Let It Snow

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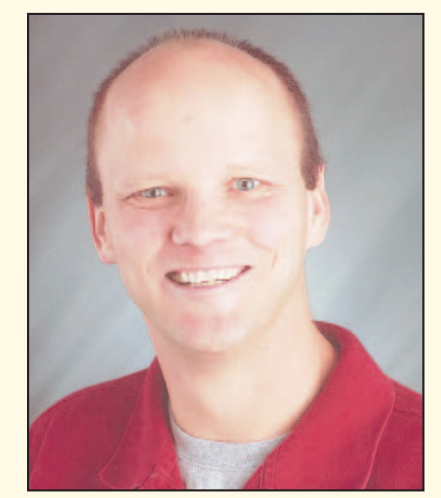
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First Federal Credit Union Here to serve you at 2 Locations 425 1st Avenue SW Cedar Rapids, Iowa 52405 Phone: 319-362-3171 Fax: 319-362-1057 and 1035 N. Center Point Rd Hiawatha, IA 52233 Phone: 319-743-7806 Fax: 319-743-7810

### Attitudes

Having recently turned 40, seeing my youngest daughter off to her first day of kindergarten and my oldest daughter beginning to explore college opportunities, I find myself thinking of how incredibly blessed I am. Blessed with a loving family, an amazing wife, six wonderful and gifted daughters, and blessed to be a part of First Federal these past 16 years.



Chuck Lampe

We at First Federal are always striving to make your credit union better... to make this a credit union you can be proud of. I know I'm proud to be a part of it. Why? In financial terms, we are without question one of the strongest financial institutions in this remarkable nation. But we are so much more than that. Our financial success has come about because we understand this business is more about people

than about money. It is about building lasting relationships based on mutual trust. It is about treating people with courtesy and respect.

It is about our **ATTITUDE** and **ATMOSPHERE** and I think that is what ultimately sets First Federal apart.

The entire staff at First Federal

Continued on next page

### Quick Reminder

First Federal's 78th Annual Meeting tickets are now available. It will be held on Saturday, February 26th, 2005. Tickets are \$10 and can be purchased at either credit union location, or over the phone. The schedule for the meeting is as follows:

- 5:30 p.m. Business Meeting
- 6:00 p.m. Social
- 6:30 p.m. Dinner
- 7:00 p.m. Dance

Remember the meeting will be held at the Elk's Lodge. Get your tickets before they're gone!

### Timothy Says

As you may not know, a member of our staff is expecting an addition to her family. Her name is Nicole Osterhaus and she is one of our great loan officers at the Hiawatha office. She is now 20 weeks along and has a due date of May 30th. This is her first child and we are holding a contest to guess when she will have her baby.

- All entries must include the date and time of birth you are guessing.
- First place will receive \$500
- Second place \$250
- Third place \$100

Mail all entries to First Federal, 1035 N. Center Point Rd. Hiawatha, IA 52233, Attn. Baby Osterhaus.

It must be postmarked by March 1st. Good Luck!

### Trip to the Ballpark

Is it to soon to talk about Baseball? Well folks, talking about baseball may be premature, but getting ready for the season is not. Even though your favorite team is still in winter talks and trades, we are planning our next First Federal Credit Union Trip to the Ballpark.

We want to know how many of you would like to go and if you would like (8540-005) to go to multiple games. Since we are planning ahead, we are going to open this to members and one guest. We are planning on getting this all arranged by February 1st. So, we need to hear from you to know how many tickets, buses, and games you would like. Please contact Chris at 319-743-7806 to sign up.

**PLEASE LET US KNOW BY JANUARY 31ST.**

### Helpful Winter Facts

- Close your curtains and shades at night, and open them during the day to conserve heat.
- Insulate your hot water heater (1029-9007) and hot water pipes to conserve heat loss.
- If you lower your thermostat from 72° to 65° for eight hours a day, you can save up to 10% on you heating bill.

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### Attitudes

understands this philosophy. Top to bottom, we are without equals. We exceed expectations on a daily basis. Before we opened the Hiawatha branch in the fourth quarter of 2000, your credit union had 14 full-time employees. Today, we have just 13. To put that number in perspective, a credit union our size would normally have between 24 and 25 full-time employees. We have fewer employees today than we did 4 years ago. In those 4 years, your credit union's assets have increased 35%, loans have risen 50%, share draft checking accounts are up 40%, and capital has increased an amazing 50%. We have grown to become the 12th largest credit union in the state, and gaining. We have extended our services by opening a second location, introduced Internet banking, started an online bill-payer service, and expanded mortgage lending to name a few. We have done all this while at the (4084-003) same time increased the number of hours and days our doors are open to you.

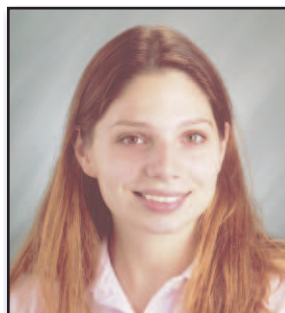
We appreciate and do not take for granted your trust in us. Without that trust, we would cease to exist. We are committed to not only giving you great products, but also doing it with exceptional personal service. I could go on. I am proud to be a part of this organization. We truly have

the right attitude and that is the reason we have risen to become the envy of our peers.

I ran across this quote from Dr. Charles Swindoll a little while ago that I think is appropriate to share with you here.

"The longer I live, the more I realize the impact of attitude on life. Attitude to me, is more important than facts. It is more important than the past, than education, than money, than circumstances, than failures, than successes, than what other people think or say or do. It is more important than appearance, giftedness, or skill. It will make or break a company ... a church ... a home. The remarkable thing is we have a choice every day regarding the attitude we will embrace for that day. We cannot change our past ... we cannot change the fact that people will act in a certain way. We cannot change the inevitable. The only thing we can do is play on the one string we have, and that is attitude. I am convinced that life is 10% what happens to me and 90% how I react to it. And so it is with you ... we are in charge of our Attitudes."

Attitude truly is everything.  
May God bless you and yours in this new year. \$



Anita Bark  
Member Services

### Employee Corner

#### Meet Anita

Anita Bark came to work for First Federal Credit Union in April of 2003 as a Member Service Representative (thanks to our president and fellow YMCA member, Tim Byers.)

Next to helping our membership, Anita enjoys running, volleyball, and reading the occasional novel. She also loves to take care of her two cats, Esau and Boaz, whom she adopted last summer.

As some may know, Anita started (9250-009) another exciting chapter in her life – she recently married her best friend this past July, David Bark. She looks forward to the joys and challenges of married life.

Please stop by the First Avenue location to see Anita for your account needs, loans, or just to say "hi."

### Holiday Schedule

We will be closed on:

Monday, **January 17, 2005**  
Martin Luther King Jr. Day

Monday, **February 21, 2005**  
Presidents' Day



### Easy-To-Stuff Manicotti

by Mary Beth Neal

#### INGREDIENTS

- 1 package (8 ounces) manicotti shells
- 1 pound ground beef
- 1/2 cup chopped onion
- 1 jar (26 ounces) spaghetti sauce
- 14 pieces string cheese
- 1-1/2 cups (6 ounces) shredded mozzarella cheese

Cook manicotti according to package directions. Meanwhile, in a large skillet, cook beef and onion over medium heat until meat is no longer pink; drain. Stir in the spaghetti sauce. Spread half of the meat sauce into a greased 13 in. x 9 in. x 2 in. baking dish.

Drain manicotti; stuff each shell with a piece of string cheese. Place over meat sauce; top with remaining sauce. Cover and bake at 350° for 25-30 minutes or until heated through. Sprinkle with mozzarella cheese. Bake uncovered, for 5-10 minutes or until the cheese is melted.

### Account Numbers

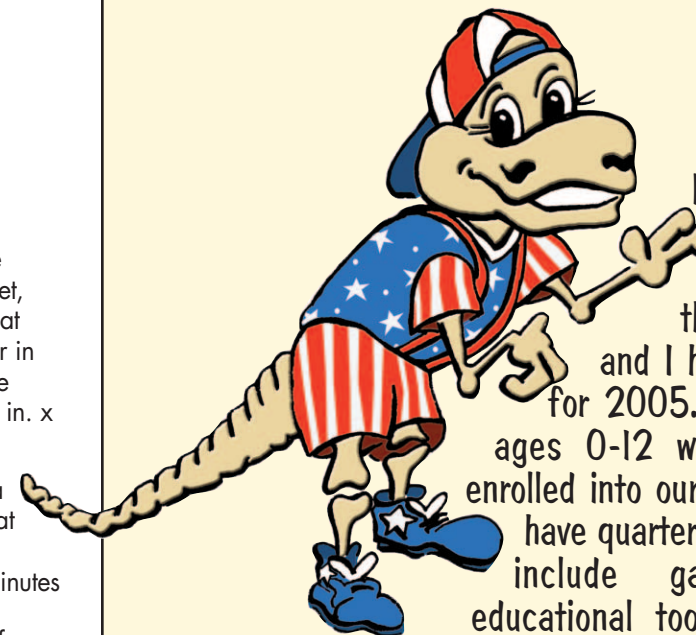
Call either location to claim your cash prize if you find your account number (0000.000) within the FYI Newsletter.

### Meet Bones

First Federal Credit Union is proud to introduce our new kids account.

## DINO-SAVERS CLUB

This account is going to allow all children from the ages 0-12 to learn about money and credit unions. We would like to introduce our new kids account representative, Bones. He is very excited to (8348-008) take on his new duties, so I am going to just let him tell you what the contest is.



Howdy Kids, my name is Bones. I am very excited to take on this new responsibility and I have many great plans for 2005. All children from the ages 0-12 will automatically get enrolled into our new account. We will have quarterly newsletters that will include games AND many educational tools about money and credit unions.

We will also have special days just for kids through out the year and also an opportunity to earn Bones Bucks. You can earn Bones Bucks with your deposits and also through contests. Once you save up enough Bones Bucks, you can purchase some of our great Dino-Treasures from our Bones Treasure Chest. \$