



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

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

www.firstfedcu.com

Prsrt Std
U.S. Postage
PAID
Permit #731
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.firstfedcu.com



Spring
Quarter One
2005

FOR YOUR INTEREST

An Exceptional Newsletter from First Federal Credit Union

SPRING HAS SPRUNG, IT'S TIME FOR FUN

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Free Credit Report!!

As of March 1st 2005, all lowans are now eligible to receive a free credit report from the three nationwide consumer reporting companies-Equifax, Experian, and TransUnion. You are entitled to receive one free credit file disclosure report every 12 months from each of the consumer reporting companies. This is a recent change to the Federal Fair Reporting Act. The free (6005-004) annual report is only available using one of the following sources:

- Web address– www.annualcreditreport.com
- Toll-free telephone number– (877) 322-8228
- Mail a request form to– Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281

Family Fun in the Sun

Discount tickets to Adventureland and Six Flags Great America will be coming soon to a branch near you. We are expecting them in April. Also look for special savings to Six Flags and their new Water, Hurricane Harbor in your April monthly statement. Call for prices and discounts.

Moved In

On March 1st, our Hiawatha Branch welcomed its first neighbor, The American Heart Association. They have signed a five year lease to occupy (268-002) the lease area that has been open since we built the branch in 2000. We are hoping to build a great relationship with years to come.

Spring Cleaning Tips

- Use old socks as mitts for (5396-001) cleaning difficult woodwork
- Allowing cleaners to set for several minutes will ease the cleaning job
- Wash small knickknacks instead of dusting
- Wash walls from the bottom up, to avoid streaking

Baseball Fever

Do you have it yet? Here is your chance feed the Fever. First Federal is planning two different trips to Cubs games. One in Chicago verse the Giants of San Francisco and the other verse the Milwaukee Brewers. The game in Milwaukee is on June 23rd and cost \$71 dollars. The game in Chicago is on July 27th and cost \$53 dollars. The cost includes the ticket to the game and the bus ride with Tri-State Travel. There will be an opportunity, just like last time, to win a little spending cash. We are (8550-002) planning two buses to each game, because we don't want to run out like we did last year. We are also opening this up to members and a quest. If you have already signed up, your seats are still reserved. To reserve your seat today, contact Chris at 319-743-7806 or Chris@firstfedcu.com.



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Here to serve you at 2 Locations
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and
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Board Members

Chairperson: Don Schluter

Member Since: 1994 Term Expires: 2006

Vice Chairman: Linda Edwards

Member Since: 1997 Term Expires: 2007

Secretary/Treasurer: Jo Ellen Mettill

Member Since: 2004 Term Expires: 2007

President/CEO: Tim Byers

Member Since: 1985 Term Expires: 2007



Don Schluter
Chairperson

Supervisory Committee

Mike Pickering

Member Since: 2005 (Board)
Term Expires: 2008 Board/2007 Committee

Mary Lawrence-Bias

Member Since: 2004 (Committee) Term Expires: 2008

David Still

Member Since: 2005 (Committee) Term Expires: 2006

Credit Committee

LeRoy LaBarge

Member Since: 1977 Term Expires: 2008

Jim Maher

Member Since: 2001 Term Expires: 2006

Doug Netolicky

Member Since: 1997 Term Expires: 2006

ALM Committee

Jim Franey

Member Since: 1974 Term Expires: 2008

Linda Edwards

Member Since: 1997 Term Expires: 2007

Jo Ellen Mettill

Member Since: 2004 Term Expires: 2007

Board Member Corner

Meet Don

Don has been a member of the Board of Directors of First Federal Credit Union since 1994. He has served as Chairman of the Credit Committee, Chairman of the Supervisory Committee and now as Chairman of the Board.

He has been a member of First Federal since 1976. "Serving on the Board of Directors has been a rewarding experience for me and I appreciate all that First Federal has done for me and my family over the past 29 years."

Don is currently Postmaster of Swisher Iowa and has worked for the US Postal Service for over 37 years.

Don and his wife Kris have 5 grown children and 5 grandchildren.

Holiday Schedule

We will be closed on:

Monday, **May 30, 2005**
Memorial Day



Salisbury Steak

by Agnes Doyle

INGREDIENTS

- A can golden mushroom soup
- 1 1/2 lbs ground beef
- 1/2 cup dry bread crumbs
- 1 egg-slightly beaten
- 1/4 cup chopped onion
- Dash of black pepper

Mix all ingredients, using only 1/4 cup of soup. Shape into 6 patties. Put in 9 x 13 pan, bake at 350° for 30 minutes. Drain off any fat. Mix rest of soup with 1/3 cup water-mix well and pour over meat. Bake another 10-12 minutes.

Account Numbers

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

Mortgage Seminar

In May, First Federal Credit Union will be holding a mortgage seminar at our Hiawatha Branch. This will give those members looking at purchasing a home, an inside look at what options there are and what they can expect in the buying process. We will have Phil Philipp, a realtor from Coldwell Banker Hedges, speaking on what to consider when looking for that (4941-007) perfect home. Chad Hawker, an appraiser with McGee Appraisals, will explain his role in the buying process. And we will also have Scott Valentine from Central States Mortgage demonstrating other financing options that are available. Our own Jill Williams will be hosting the seminar and can answer any questions about financing. More information on the seminar will be in your April monthly statement.

DINOSAVERS CLUB!

We will be celebrating Credit Union Youth Week April 17-23rd. Special prizes for deposits of \$25 or more and new accounts.

We would also like to know how many families would be interested in a DINOSAVERS Day at Adventureland. Please contact Chris at 743-7806 if you would be interested. This is still in the planning stage, but we think this would be a great way to celebrate our new kids club.