



First Federal Credit Union

425 1st Avenue SW 1035 N. Center Point Rd
Cedar Rapids, Iowa 52405 Hiawatha, Iowa 52233
Phone: 319-362-3171 Phone: 319-743-7806
Fax: 319-362-1057 Fax: 319-743-7810
Audio Response Teller (ART): 866-9933
www.firstfedcu.com

Prsrt Std
U.S. Postage
PAID
Permit #901
Waterloo, 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

1st Avenue Construction – April 2004

The city of Cedar Rapids is planning a pavement and water system improvement project for April. The construction will be on 1st Avenue between 6th ST SW to the Cedar River. Traffic will continue on 1st Avenue, but with limited access to some driveways, sidewalks, and/or cross streets. This could affect access to our 1st Avenue location. If access to 5th ST is closed from 1st Avenue, you can access 5th ST by using 2nd Avenue. The time frame for construction is defined as being completed within the construction season. Thank you for your patience. \$

Join us at the Ballpark

First Federal would like to invite you to go to Chicago to see the Cubs and the Cardinals battle it out on Wednesday, June 9. Tickets can be reserved and purchased for only \$59.99. This price includes tickets in reserved seating and a bus ride to the game. Please contact Chris Neal at 319-743-7806 or chris@firstfedcu.com for details and reservations. \$

Board Members

Chairperson- Doug Netolicky
Member Since: 1994

Vice Chairman- LeRoy LaBarge
Member Since: 1977

Secretary/Treasurer- Richard Hurlbut
Member Since: 1996

President/CEO- Tim Byers
Member Since: 1985

Supervisory Committee- Don Schluter, Mike Pickering, Mary Lawrence-Bias
Member Since: 1994,2004, 2004

Credit Committee- LeRoy LaBarge, Jim Maher, Richard Hurlbut
Members Since: 1977,2001,1996

ALM Committee- Jim Franey, Linda Edwards, Jo Ellen Mettillie
Members Since: 1974,1997,2004

\$



F.Y.I. *Just Think About It!*

Spring
Quarter One
2004

FOR YOUR INTEREST

An Exceptional Newsletter from First Federal Credit Union

Spring Fever!



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Meet Francis LaBarge



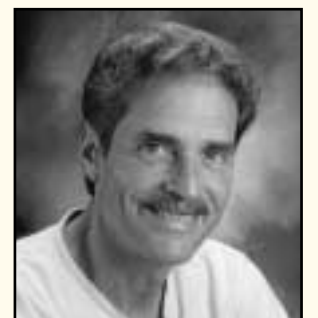
Here to serve you at 2 Locations

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

Outlook

Great Times...

The financial performance of your credit union this past year was superior – leaving our peers and the standard benchmarks of evaluation below us. I won't bore you with all the numbers, ratios, statistics and trends, but it is quite impressive, with the potential to make 2004 even better. But all of these numbers are made real by the individuals – couples and families we are proud and grateful to have served. Telling members that you appreciate their business is a wise sales tool that management can require employees to voice, but to have the member believe it, and feel it, that is attitude, and we have real attitude. We are committed to not only giving you great pricing, with exceptional personal service, but also giving



Timothy Byers

you a credit union where you are proud to hold membership.

But enough of business...

I just hate that ugly, asbestos infested, rotting T.V. repair shop building located next to our 1st Avenue office. I have always looked forward to the day that I would be able to stand in front of that depleted structure of junk and declare "Tear down That Building".

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Outlook

Timothy Says

The member who comes closest to guessing the amount of money that the Board has authorized to purchase and level this eye sore, will win \$1,000.00. In case of a tie, our newest Board member, JoEllen Mettillie will (3163-001) select the winner at random. If that member is

also correct in guessing the number Board member she is in our 78 year history, the member will receive an additional \$1,000.00.

All entries are to be postmarked FFCU "Timothy Says" no later than May 15th. Personal honor dictates ineligible entries and conduct in this game.

Online Banking & Free Classic Bill Payer

Don't forget Online Banking is your best source for keeping up with your accounts 24 hours (7447-001) a day and 7 days a week. Sign up at www.firstfedcu.com

Free Classic Bill Payer allows you to pay your bills online. Sign up today at www.firstfedcu.com and save yourself time and money.

mycardinfo

Wherever you are- and whenever you want- you now have convenient access to your First Federal Credit Union credit card information in an online, real-time environment. With mycardinfo, you can:

- Access current balance information
- Find out when their last payment was made
- View current activity
- Review statement history
- Make a credit card payment online
- Make an inquiry about their account
- Download account data into Quicken and Microsoft Money products

Simply go to our website and click on the mycardinfo icon.



Francis (Tut) LaBarge
Board of Directors

Board Member Corner

Meet Tut

Francis was a member of the Board of Directors from 1982 to 2004. He has served on various committees, most recently as chairman of the supervisory committee.

"Serving on the Board of Directors has been an enjoyable and rewarding experience."

Francis worked for the United States Postal Service as a letter carrier for 34 years, and retired in June, 2001.

Francis and his wife, Pat, have been married for 32 years and have one daughter, Andrea, who works in Cedar Rapids.

Holiday Schedule

We will be closed on:

Monday, **May 31, 2004**
Memorial Day



Chicken Potato Bake

by Mary Neal

- 1 broiler/fryer chicken (about 3 pounds), cut up
- 1 pound red potatoes, cut into chunks
- 1 cup prepared Italian salad dressing
- 1 tablespoon Italian seasoning
- 1 cup grated Parmesan cheese

Place chicken in a greased 13x9 baking dish. Arrange potatoes around chicken. Drizzle with dressing; sprinkle with Italian seasoning and Parmesan cheese. Cover and bake at 400 degrees for 20 minutes. Uncover; bake 20-30 minutes longer or until potatoes are tender and chicken juices run clear.

Account Numbers

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

For Your Information

Extended Hours coming in April

As of April 1st, we are introducing extended (2470-008) hours on Friday and opening the 1st Avenue location on Saturday's.

	1st Avenue	Hiawatha
Mon.-Thurs.	8:00 am to 5:00 pm	Mon.-Thurs. 8:00 am to 5:00 pm
Friday	8:00 am to 6:00 pm	Friday 8:00 am to 6:00 pm
Note: After 5, only the drive will be open		Note: After 5, only the drive will be open
Saturday	9:00 am to 12:00 pm	Saturday 9:00 am to 12:00 pm

A New Sign

We would like to announce that the board has approved to get an electronic sign for the Hiawatha branch. The sign will be very similar to the sign on 1st Avenue, and it will (4134-003) feature the streaming text and a sign for the ATM.

Helpful Spring Hints

- If you have candle wax on your clothes or your carpet, place a clean brown paper bag over the wax and run a hot iron over top of the bag. The paper bag will absorb the wax.
- Cut the stems of your flowers diagonally under running water to lengthen their life.
- When you mow your lawn, be careful that you do not cut the grass too short. The grass needs to be able to shade its roots.

Credit Card Rate

Check out our new rate on the First Federal Credit Card, it's now 9.8% APR.