

Members Newsletter

FirstFedCU.com

October 2018 | Issue 4

Our Members are First

NEW Visa Secured Credit Card

Build your credit history with our new Visa Secured Credit Card. With a Visa Secured card, your credit line is equal to a required cash deposit. This is a way to build or repair your credit history – all activity is reported to major credit bureaus. Take advantage of our competitive rate and only a \$35 annual fee. Applying is as easy as clicking on FirstFedCU.com/creditcards.

Skip a Payment During the Holidays

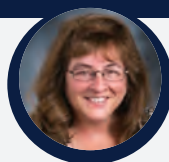
Does your budget need a little breathing room during the holiday season? The Skip-A-Pay program gives you the option to defer one monthly payment in November, December, or January on your qualifying First Federal loans for a small fee. Take advantage of our holiday skip-a-payment program and treat yourself to a more joyful and stress-free holiday season. For details, visit FirstFedCU.com/skip-a-payment or call us at 319.743.7806 today!

Overdraft Protection

Are you enrolled in our Overdraft Protection program? Avoid embarrassing moments at the check out line by enrolling in our Overdraft Defender program. Available to any member in good standing, the Overdraft Defender program provides at least \$500.00 in a courtesy overdraft limit that is designed to give you protection against overdrafts that might be caused by unanticipated expenses or mathematical errors. There is only a cost if you use the service, i.e. overdraw your account, and then the normal overdraft fee of \$31 applies. Having a check returned marked "insufficient funds" is very embarrassing and we hope that Overdraft Defender helps prevent that from ever happening to you.

Featured Board Member

Judy Vondracek



Hometown: Cedar Rapids, Iowa

Work: United States Postal Service, 23 years

Education: Regis High School; attended University of Northern Iowa

Family: Two sisters, one brother, several nieces and nephews

Hobbies: I like to spend time with my family and friends. I have two horses and two black labs. Camping and watching Chicago Cubs, Minnesota Vikings, and auto racing are things I like to do. I am president of CR Czech School Board and president of Sokol CR Gymnastics and belong to several Czech organizations. I volunteer with several local groups.

Fondest First Federal memory: Bus trips to Chicago Cubs games, walking into any branch and being greeted by friendly employees by my first name.

Spencer Spotlight

Justin DeFord, Market Manager



Change your PIN Safely, Securely, and Immediately

First Federal Visa debit card holders have the ability to activate their card or change the PIN safely and securely by calling our Card Services number 1.800.992.3808. This feature is available around-the-clock and can be done from any phone. No matter when or where you are, the interactive voice system will guide you through the easy-to-use, self-service system. This is just another convenient service that comes with your First Federal debit card.

Be a Board Member

Nominations will soon be open for a seat on our Board of Directors. Our board members represent thousands of Members to ensure the Credit Union is providing the products and services to meet our Member's expectations and needs. Board Members help the Credit Union develop our long-range strategic plans while overseeing the financial performance of the Credit Union. Board meetings are generally held on the third Monday of each month at 5:30 p.m. and last approximately two hours. For additional information visit our website at FirstFedCU.com/become-a-board-member. Let us know of your interest!

Mortgage Advice

Are you thinking of selling your home and buying a different one? Most buyers of your home will have a home inspection conducted after you have signed the sales contract. To avoid major 'surprises' from a home inspection, there are several things you can do on the exterior of your home to put it in 'tip top' shape prior to placing on the market:

- **Windows/screens:** Replace any cracked/broken windows or missing screens.
- **Peeling paint:** Look for cracked, chipping, or bubbling paint around the exterior; many inspectors will cite needed painting in their report.
- **Cracked caulk:** Many inspectors will look for cracked caulking around doors and windows. This is an easy fix and will make your house look ready for the market!
- **Positive drainage:** Make sure there is nowhere directly around the outside of the house that rainwater could flow TOWARD the house. Make sure gutters are cleaned out and downspouts pour at least three feet away from the house.
- **Air Conditioner:** The unit on the outside of the house should be free of leaves and bushes to ensure there is no obstruction that could affect the performance of the unit.
- **Roof:** A bad report can be at the top of the list of things buyers fear. Be proactive and have a roofer give you an estimate on minor repairs.

Next time, we will consider tips for getting the interior of your home ready. Call or email us today to find a mortgage solution that is right for you!

Dan Hillers
319.362.3171

Dan.Hillers@firstfedcu.com
NMLS# 509182

Nancy Wymore
319.350.7253

Nancy.Wymore@firstfedcu.com
NMLS# 501990

In the Community

First Federal employees recently participated in the annual Meals from the Heartland packaging event. First Federal employees Tom Chalstrom, Chris Neal, Joan Cunningham, Justin DeFord, Melissa Daville, and Cydnee Moses packaged over 5,000 meals!



that was donated to HACAP for individuals that need food assistance. The program was a great success and we look forward to continuing HomeRun for Hunger in 2019!

For the second consecutive year, our HomeRun for Hunger campaign wrapped up in August with the final Cedar Rapids Downtown Farmers Market. Partnering with the Cedar Rapids Kernels, First Federal employees and Kernels employees collected over 3,000 pounds of food



Message from the CEO

Loyalty has been on my mind recently. I generally think of loyalty as adhering to a principle, a person, or even a thing. When you think about it, loyalty comes in different forms. I recently read a best selling book about the importance of staying loyal to your core values. The (famous) author stated his belief that your own behavior and choices you make is guided through the devotion to - and consistently abiding by - the values you have established. Another form of loyalty is longevity. At our recent Block Party, I had members remind me of how long they had been a member (over 50 years!) and in these rapidly changing times, this loyalty is not only impressive, but humbling as well. Finally, loyalty can also be recognized as a status. Members of First Federal are rewarded for their use of our products and services, such as our 2% Cash Rewards credit card or our 5% rate paid on No Strings Checking. These are examples of recognizing loyalty (use of our products) by receiving something of value. I would like to think we demonstrate a little bit of loyalty in all its forms in our interactions with our members. Whether it is abiding by our core values as an organization, or providing continual opportunities to our members to engage with us, or through our consistent use of providing something of value, creating loyalty is always 'top of mind' for our service to our members.

As always, stop in and say hi, introduce yourself, or even comment on what you want First Federal to do for you!



Tom Chalstrom
President & CEO
Tom.Chalstrom@firstfedcu.com

