

Freedom Flyer

Freedom 1st Federal Credit Union

December 2011



**WISHING ALL OUR
MEMBERS A SAFE
AND HAPPY NEW YEAR!**

Does The Information On Your Account Need To Be Updated?

When was the last time you checked the information on your account? Many of us open our account and forget what we put on the signature card. Make it a New Years resolution to check your information on important documents like your bank accounts, wills and insurance policies. Having bad contact information makes it difficult for the credit union to contact you if there is an issue with your account. Please keep the following updated:

Phone Numbers: Make sure we have a current home phone number. Also check your work number as people switch offices or jobs. Think about giving us your cell phone number in case you are out of town and we need to contact you.

Address: We need to have a current address on file. Many of the documents that we send out cannot be forwarded, such as statements, Visa debit cards, Visa credit cards, and the 1099 tax forms.

Payable on Death: Check to make sure that you have a beneficiary on your account. Did you know that you can have more than one person as a POD and the money is divided equally?

Safety Deposit Box: Are the signers on the card still who you want to access your box. Check to make sure your signature has not changed since opening the safe deposit box. If you are the only signer on a safe deposit box, you might want to add a family member or trusted friend in case of an emergency. In the case of death, a court order is needed to access the box if there is not a second signer.

Next time you are in the credit union take a minute and check your information with a Member Service Representative.

Important Information Regarding your VISA- Branded VISA Debit Card

Visa requires Freedom 1st Federal Credit Union to notify you annually regarding use of your VISA Debit Card on a PIN-Debit Network (a non-VISA network) without using a PIN. In plain language, we allow you to use your VISA Debit Card to pay bills on-line and over the phone without using a PIN number. As a result VISA requires the credit union to inform you of the following:

Freedom 1st Federal Credit Union uses the CO-OP Network to process transactions that you may initiate over the phone and on the internet.

Examples of these types of transactions that you perform are paying your gas bill over the telephone or paying your phone bill on the internet.

When authorizing transactions you may be asked how your name appears on the card, your address and the three digit security code on the back of the VISA Debit Card. This is how your identity is verified.

Because these transactions do not use PIN numbers VISA does not accept liability for these transactions. This does not mean that you as a consumer are not protected when using your VISA Debit Card. Financial Regulation E offers you protections when using your VISA Debit Card to pay bills online or over the phone. By monitoring your statements and informing us of unauthorized transactions, your liability can be reduced.

We remind you to review your monthly statements and take measures to guard your PIN number and prevent unauthorized use of your VISA Debit Card.

**Is organizing important papers
one of your goals for 2012?
Don't forget we offer safe-
deposit boxes in a variety of
sizes. Keep your documents in
a safe place!**



Information & Statistics

Loan Rates as of January 1, 2012

Rates are subject to change. Call the Credit Union to verify current rates.

Vehicles

New Vehicles	APR*
Up to 72 months**	3.75% - 8.50%
Used Vehicles	
36 to 60 months**	5.25% - 9.50%

* Annual Percentage Rate

** Terms are based on amount borrowed and collateral

Dividend News 4th Quarter 2011

Account Type	Dividend Rate	Annual % Yield
Regular Shares	.10%	.10%
Non Personal Shares	.10%	.10%
Youth Share Account	.10%	.10%
IRA Share builder	.35%	.35%
Christmas Club	.15%	.15%
Money* Market	.15%	.15%

* Money Market rates are for the month of November 2011. December was undeclared at the time of printing.

NOTE: The dividend rate and annual percentage yield are the same on all balances. Contact us for a rate disclosure at (316) 685-0205 or toll free at 1-877-300-5810.

Holiday Closings



**Martin Luther King Jr.
Birthday**
Monday, January 16, 2012

Presidents Day
Monday, February 22, 2012



Electronic Services

We offer free on-line banking, free mobile banking and free alerts sent to your cell phone or e-mail! Find out more by visiting our website at www.freedom1stfcu.org



REMINDER:

1099-INT forms will be mailed out by Jan 31, 2012 if you have earned \$10.00 or more in interest. You can also find out your interest amount through our on-line banking system.

Board of Directors

Richard L. Durham, Maj KANG/Ret - Chairman
Greg Jones, MSgt/ Ret - Vice Chairman
Ronda K. Posch - Treasurer
Susan Ferguson, CMSgt/ Ret - Secretary
Gene Mohr, CMSgt/Ret - Director
MSgt Vivian Bolden- Director

Supervisory Committee

SMSgt Amy Buchanan-Chair

Management

Ronda K. Posch - President
Julie D. Steinbarger - Information Sys. Mgr.
Judy C. Strobbe - Teller Supervisor
Jo Walsberg - Member Service Supervisor

Operating Hours

LOBBY: 9:00 - 4:00 Monday - Friday
DRIVE THRU: 9:00 - 5:00 Monday - Friday
MILITARY PAYDAY: 8:30 - 6:00

ADDRESS

Freedom 1st Federal Credit Union
57915 Leavenworth St
McConnell AFB, KS 67221
www.freedom1stfcu.org
Email: info@freedom1stfcu.org

PHONE NUMBER

Main Line (316) 685-0205

STATISTICS

MEMBERS - 3913
SHARES - \$25,371,241.90
LOANS - \$6,323,642.07
ASSETS - \$30,471,111.86

Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency