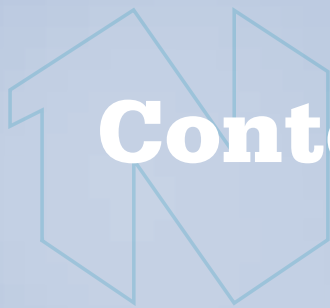


Directions

For First Northern Credit Union Members
Fall 2011



Know What First Northern
Can Do for You



Contents

Fall 2011



p8-9

Know What First Northern Can Do for You

3 Letter from First Northern

4 Fall Checklist

5 How is your Netiquette?

6-7 Refinancing Your Home

10 Branches, Locations and Hours

Debit Card Features

FNCU In the News

11 First Northern's Finest

First Northern Rates



p 4



p 5



p 6-7



p 10



p 11

Find the Needle!

We have a needle hidden somewhere in this newsletter (the image to the left is not the hidden one). Send an email to marketing@fncu.org (Subject Line: Needle) stating the page and location of where we have hidden it and you could win a \$25 First Northern Visa Gift Card! Good luck!



A Letter from **First Northern**

Dear Members,

The theme of this issue of *Directions* is getting to know what First Northern can do for you. I am surprised how often we hear members say, "I didn't know you do that," or "I didn't know I could do that." Please take a few minutes to look through this issue and consider how we could help you save time and money.

Did you know that First Northern has its own First Mortgage Department? If you are looking to buy or already own a home and are considering a refinance, you should take advantage of the unique services we offer.

Our highly skilled Mortgage Department has over 50 years of lending experience. First Northern currently services over \$100 million in mortgage loans to our members. When you take out a mortgage with First Northern, your loan will be serviced by someone who knows you and works for you.

In these tough economic times, we are proud to be able to say that our first mortgage business is expanding, our rates are highly competitive, our process is seamless. We currently have another \$100 million available to make new loans to members.

Whether it is a new purchase or a refinance, please consider First Northern for your mortgage needs. We can save you time and money.

Thank you again for your support. Let us know what we can do for you! We are here to help you reach your financial goals today and every day.

Sincerely,

Edward C. Berg
President/CEO



Fall checklist 2011

- 1. Get your mind in the gutters.**
Inspect and clean gutters and downspouts.
- 2. Button up your overcoat.** Seal gaps and cracks around windows and doors with weather-stripping and caulk.
- 3. Get on top of roof problems.**
Inspect your roof for damaged or curled shingles, corroded flashing, or leaky vents.
- 4. Walk the walks (and drives).**
Take steps to repair damaged sidewalks, driveways, and steps.
- 5. Chill out.** Drain and winterize outdoor faucets and irrigation systems.
- 6. Freshen your filter.**
Clean or replace dirty furnace filters.
- 7. Give your furnace a physical.**
Have a professional inspect your heating system.
- 8. Gather round the hearth.**
Check fireplaces for soot or creosote build-up. Better yet, schedule a visit from a reputable chimney sweep.
- 9. Keep the humidifier humming.**
Clean the plates or pads to ensure efficient operation.
- 10. Head-off gas problems.**
If you have a gas-fired room heater, have it inspected by a pro. Also, perform any routine maintenance recommended by the maker.
- 11. Keep the wood fires burning brightly.** Wood stoves are making a comeback. To avoid a deadly situation, be sure to inspect yours before firing it up.
- 12. Keep your family safe at home.**
A home safety check should be an annual ritual in every household. Test smoke and Carbon Monoxide monitors, inspect (or install) fire extinguishers, review fire escape plans, and rid your home of old newspapers and other fire hazards.

How is your

netiquette?



Everyone has a Facebook or Twitter account these days. Below are some time tested rules of etiquette that are worth reviewing.

Keep social media social.

The primary function of Facebook and Twitter is to have your friends and followers interact with you. Mundane posts such as proclaiming you just ate lunch or worked out can get monotonous. Instead, craft updates and posts that will encourage your friends and followers to comment or re-tweet.

Think before you post.

The same etiquette for email should be observed when posting anything on your social media accounts: grammar still counts, never post anything when you are upset or angry, and always read your comments twice before posting. It is becoming more common for Facebook and Twitter users to write a post in their email and re-write or reconsider it for several hours before uploading it for all to see.

Know your audience.

Always carefully consider who your friends and followers are. Never post anything on a social media site that you wouldn't want a future employer to see. Many companies now screen applicants by simply looking them up on Facebook. It is important to keep in mind that once anything is posted on the internet it will become permanent record, even if deleted by the user.

Limit spam.

Even your closest friends are not particularly interested in knowing what level on the farm, what mob hit or what your fortune cookie says when they are bombarded with these updates five times a day. Though games and horoscopes can be very entertaining, be cognizant of not "sharing" your triumphs or wisdom with all of your friends all of the time.

Know the platform.

With Facebook, there are a myriad of ways to filter your pictures and posts so that only groups of friends have access to the content on your home page. Unfortunately, many Facebook users do not know or use these features. Group your friends so that you can post to different groups content that is more appropriate to that collection of your friends. Consider limiting who has access to your photo albums.

LIKE US! FOLLOW US!

Follow First Northern Credit Union on Facebook and Twitter to keep up to date on our best rates and promotions. And we promise not to post too much or let you know we have reached the ninth level of Farmville!





REFINANCING YOUR HOME

Every dollar counts. If you want to save, you should determine whether or not you are overpaying interest on your home. What better way to improve your financial situation than by working with the credit union that loves you?

First Northern knows that refinancing can be a big decision. Are you getting the best rate? Are you getting the service you deserve? Rest assured, First Northern can answer all of your questions during your free consultation. Plus, we believe we can save you money.

Here's an example of what your monthly payment could be:

	15-Year		20-Year		30-Year	
	Before	After	Before	After	Before	After
Fixed Interest Rate	6.500%	3.875%	6.750%	4.375%	7.000%	4.625%
APR Annual Percentage Rate	6.568%	3.938%	6.805%	4.425%	7.043%	4.662%
Number of Payments	180	180	240	240	360	360
Loan Amount	\$130,000	\$130,000	\$130,000	\$130,000	\$130,000	\$130,000
Monthly Payment	\$1,132.44	\$953.47	\$988.47	\$813.70	\$864.89	\$668.38

This is an estimate. Terms, including rate, monthly payment and maturity date, may vary. Actual loan terms may be different as prepaid finance charge and closing costs vary by location. Monthly payment is for principal and interest only. Payments do not include taxes or insurance premiums. The actual payment obligation will be greater. Payments are based on interest rates as of 6/29/11 and are subject to change without notice. Based on \$130,000 loan amount, 30 day lock, \$414.00 Prepaid Finance charges. Fixed-rate repayment example: 4.662% APR for 360 months is \$5.17 per \$1,000 borrowed.

And now, we have made it even easier to refinance. To apply, visit www.fncu.org, click on "First Mortgages" under the Loan Center tab, call 888-328-8677 or visit a branch today.

Remember, First Northern will help you find a mortgage that is right for you. Our experienced mortgage specialists will work with you to understand all parts of your loan and get the rate and payment you can afford.

**LOOKING TO
REFINANCE
YOUR AUTO?**

See page 11
for rates as low as
2.99% APR!

Know What First Northern Can Do for You

1 : We have more than **71,000** surcharge-free **ATMs** worldwide.

Visit www.fncu.org to find the locations nearest you or on your mobile phone at m.fncu.org or text your address to MYCOOP (692667).

2 : We have over **6,600** locations worldwide.

We're sure you're thinking, "Wait, when did First Northern expand to such a huge number?" We've teamed up with other credit unions around the world and joined a network of Shared Branches. Shared Branching allows you to go to other participating credit unions where you live, work, and travel to perform everyday transactions as if you're at a First Northern branch. Visit www.fncu.org to find the locations nearest you or on your mobile phone at m.fncu.org.

3 : Sign up for free online banking,

and access First Northern Online Bill Pay which gives you the ability to spend less time and money paying your bills each month. Want to see a demo? Visit www.fncu.org/billpay. We have a pay-on-time guarantee, so check it out – you won't regret it.

4 : We can save you a **LOT** of money on your checking account.

If you don't currently have a checking account with First Northern, you're really missing out. We say it and we mean it – there is still such a thing as **FREE CHECKING**. With Value Now Checking, members can enjoy the benefits of zero monthly maintenance fees without conditional requirements such as minimum monthly direct deposit and minimum average daily balances.

5 : Are you concerned about credit card debt and budgeting?

First Northern has teamed up with GreenPath[®] Debt Solutions, a nationwide, non-profit financial organization that helps consumers manage their money through compassionate and professional counseling. GreenPath's free services are a unique benefit of your membership. Call toll-free at 1-800-550-1961. We can help too – if you have credit card debt with other financial institutions and credit card providers, call First Northern. Our interest rates are some of the lowest in the industry.



*First Northern Credit Union
strives to help members achieve
financial success.*

6 • First Northern has partnered with **CarQuotes**

to offer you exclusive Know Before You Go pricing on new and used vehicles. Get a low, upfront price before heading to the dealer! Visit our website or call one of our Financial Service Advisors so we can get the process started for you. We can even pre-approve your loan and schedule an appointment for you before you head out to the dealer, so take advantage of this great benefit.

7 • You can find amazing deals weekly on First Northern's **Facebook Page.**

Simply "Like" us, and each week you'll have exclusive Facebook-only access to rate specials, contests, and much more!

8 • Help your kids save.

Do you have a teenager at home? If you do, have him/her visit www.fncu.org/save, and they can participate in a monthly essay contest for a chance to win a \$25 Visa Gift Card, learn about budgeting, set savings goals, and read up on ways to make their money matter.

Main Branch
 230 West Monroe Street, Suite 2850
 Chicago, IL 60606
 Phone: (312) 394-8500
 Fax: (312) 853-0588
Lobby Hours:
 M/T/Th/F: 8:00 a.m. - 4:30 p.m.
 W: 9:30 a.m. - 4:30 p.m.

Streeterville Branch
 541 North Fairbanks Court, Suite 120
 Chicago, IL 60611
 Phone: (312) 394-8500
 Fax: (312) 527-2759
Lobby Hours:
 M/T/Th/F: 8:00 a.m. - 4:30 p.m.
 W: 9:30 a.m. - 4:30 p.m.
 ATM located in Galter Pavilion, 2nd Floor
 ATM located at 541 N. Fairbanks Court
 (Lower Level)

Evanston Branch
 726 Clark Street
 Evanston, IL 60201
 Phone: (847) 332-0240
 Fax: (847) 332-0244
Lobby Hours:
 M/T/Th: 8:30 a.m. - 5:00 p.m.
 W: 9:30 a.m. - 5:00 p.m.
 F: 8:30 a.m. - 6:00 p.m.
 S: 9:00 a.m. - 12:00 p.m.
 24-Hour ATM

Rockford Branches
 104 North Show Place Drive
 Rockford, IL 61107
 Phone: (815) 332-9898
 Fax: (815) 332-8935
Lobby & Drive-up Hours:
 M/T/Th: 8:30 a.m. - 5:00 p.m.
 W: 9:30 a.m. - 5:00 p.m.
 F: 8:30 a.m. - 6:00 p.m.
 S: 9:00 a.m. - 12:00 p.m.
 24-Hour Drive-Up ATM
 2235 12th Street
 Rockford, IL 61104
 Phone: (815) 963-4282
 Fax: (815) 963-0030

Lobby Hours:
 M/T/Th: 8:30 a.m. - 5:00 p.m.
 W: 9:30 a.m. - 5:00 p.m.
 F: 8:30 a.m. - 6:00 p.m.
 S: 9:00 a.m. - 12:00 p.m.
Drive-up Hours:
 M/T/Th: 8:30 a.m. - 5:00 p.m.
 W: 9:30 a.m. - 5:00 p.m.
 F: 8:30 a.m. - 6:00 p.m.
 S: 9:00 a.m. - 12:00 p.m.

Freeport Branch
 2 East Stephenson Street
 Freeport, IL 61032
 Phone: (815) 233-8329
 Fax: (815) 233-8328
Lobby Hours:
 M/T/Th: 9:00 a.m. - 5:00 p.m.
 W: 9:30 a.m. - 5:00 p.m.
 F: 7:00 a.m. - 5:00 p.m.
 S: 9:00 a.m. - 12:00 p.m.

Phone Hours
 M/T/Th/F: 7:00 a.m. - 5:00 p.m.
 W: 9:30 a.m. - 5:00 p.m.
 888.328.8677
 Can't make it to one of our branches? Find
 over 6,600 Shared Branching locations
 worldwide at www.fnacu.org.

Visa Check Card New Features



As a First Northern Visa Check Card holder, you enjoy the benefits of card acceptance at millions of places worldwide and over 71,000 surcharge-free ATMs nationwide.

As of May 2011, we have also added some exciting new features:

- **First Northern has moved your check card transactions to “real-time”** which means that funds deposited into your account are available immediately.*
- **Have trouble remembering your PIN?** Now you will have the ability to change it. To choose a new PIN, call 866-985-2273 from the telephone number we have on file or stop by a First Northern branch.
- **Joint check card holders were issued a new card.** Prior to May 2011, primary and joint cardholders had the same card number. If one cardholder lost their card or the card was compromised by theft or fraud, both cards were shut down because they shared the same card numbers. Now, only the card that is lost, stolen or suspected of fraud will be closed. The other card will remain active. This reissue was for joint cardholders – primary cardholders will continue to use their original card.
- **Additional measures have been taken to safeguard your First Northern Visa Check Card.** We have implemented a daily limit for purchases. The new limit will be \$2,000 per day. This will protect your account in the event of theft or loss. If you need a temporary increase, contact First Northern and we will gladly make an exception.
- **We have a new after hours member service phone number.** Please call 800-523-4175 to report a lost or stolen card.
- **Finally, watch for the addition of the Pulse Network** which will bring more worldwide ATM access and new deposit taking ATM locations coming this Fall!

*See your Truth in Savings brochure for our current hold processes.



FNCU IN THE NEWS 7th Annual Dog Wash

Here's one for the dogs! Saturday, June 4, First Northern Credit Union, Lou Bachrodt Auto Mall and B103's Today Light Rock teamed up for the 7th Annual Charity Dog Wash in benefit of PAW's Humane Society, Noah's Arc Animal Sanctuary and the Rockford Career College Vet Tech Program. Hundreds of pups and their owners came out for the day's festivities. While the dogs got warm water baths, owners were able to enjoy a cook out, raffle and chair massages from Dr. Andino, a local chiropractor. Raffle prizes were donated courtesy of the more than 45 generous local vendors. Donations of dog food, cat food and litter were accepted for Kibble Korner Pantry who help families in need with materials to avoid animal abandonment or surrender and keep them in the home they know and love.



First Northern's FINEST

Gabriela Alvarez

What is your job description?

Member Relations Manager

How do members interact with you?

Over the phone and I have had the pleasure of meeting many in the lobby.

How long have you been with First Northern?

23 years

Any advice for members?

When you are shopping around for loans or services, make First Northern Credit Union your first stop. We have competitive rates and superior products. Most of all, we really care about your financial well-being.

What is the most rewarding part of your job?

When a member calls with a concern and I am able to resolve the issue. Listening to the words, "Thanks for all of your help."

What are a few of your favorite things?

Knitting, scrapbooking, dancing, Sudoku puzzles, watching my kids play volleyball and soccer, and spending time with my three kids and husband.

First Northern set up a free doggie photo shoot equipped with props. "It was my first dog wash," says Melissa Revels, Business Development Representative for First Northern, "and now I can't wait for next year. This is such a great cause and really helps out these organizations tremendously. We partner with Lou Bachrodt Auto Mall once a month, if not more, to help out the community but the dog wash is definitely the best thing I've done so far."

Every month First Northern Credit Union and Lou Bachrodt Auto Mall team up to take on a different initiative ranging from helping out the local animal shelters, teaming up with the S.I.P. Keeping Kids Safe Initiative to health fairs. The remotes are located at the Lou Bachrodt Auto Mall, 7070 Cherryvale North Blvd. in Rockford and are usually on the first Saturday of the month. Over 45 local vendors attended.

PAW's Humane Society and Noah's Arc Animal Sactuary are both not for profits and rely solely on donations and volunteers.

Rates

DEPOSITS

All share rates listed in **APY** (Annual Percentage Yield)

All Savings Accounts (\$25,000 and above).....	0.25%
(\$2,500 - \$24,999).....	0.20%
(\$5 - \$2,499).....	0.20%

*Rates are subject to change. Yields for all share savings accounts (above) are decided quarterly by the Board of Directors. Dividends are paid retroactively and are based on earnings for the period. The dividend yield listed is for the period ending 6/30/11. Yields for other deposit products (below) are declared and paid monthly.

Share Draft Checking (Advantage)	2.70%
(Preferred)	0.10%
(Value Now Free Checking)	0.00%†

*Rates are subject to change. For Advantage Checking, an Average Daily Balance between \$0.01 and \$7,500 currently earns 2.70% Annual Percentage Yield (APY) and all portions above \$7,500 currently earn 0.20% APY. Rates effective as of 6/30/11. † Non-interest bearing checking account. Complete checking account features and requirements available at www.fnccu.org or speak with a Financial Service Advisor.

Loans

ALL LOAN RATES LISTED IN APR (ANNUAL PERCENTAGE RATE) AS LOW AS:
APR = Annual Percentage Rate. Subject to credit approval. Rates are subject to Lender's credit criteria, certain conditions, and restrictions. Your rate and corresponding APR may be higher than the published rate. Rates subject to change without notice. Open-end Credit Line Account Agreement loan rates for feature categories vehicle, share/stock secured, and unsecured loans are current as of the time of printing. * Terms listed for loan products originated under our multi-featured, open-end loan plan are approximate and are based on amortizations of the minimum monthly payment assigned to the particular advance.

New Vehicle Loans

24 months [^]	2.99%
36 months [^]	2.99%
48 months [^]	3.29%
60 months [^]	3.49%
72 months [^]	4.99%

Used Vehicle Loans (model years 2005 and newer)

Up to 60 months [^]	3.49%
61 to 66 months [^]	3.99%

Fixed Rate Visa Credit Cards

Platinum rate; no annual fee	8.99%
Platinum Premier rate; no annual fee	10.25%
Classic rate; no annual fee	12.25%

Share Secured Loans as low as..... **3.99%**

Stock Secured Loans as low as..... **6.79%**

Unsecured Loans

Up to 60 months.....	13.99%
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Home Access Loans

Line of Credit (variable)	7.00% APR**
7 year fixed	8.49% APR

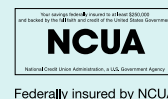
Home Equity Loans**

Line of Credit (variable)	4.00% APR**
5-year fixed	3.99% APR
10-year fixed	5.49% APR
15-year fixed	5.99% APR

For current mortgage rates, contact a First Northern Loan Officer or visit www.fnccu.org.

**Home equity loans available on Illinois residences only. Consult your tax advisor concerning interest deductibility. Fixed-rate repayment example: 5.99% APR for 120 months is \$11.10 per \$1,000 borrowed. Rate Floor = 4.00%. Rate Cap = 18.00%. Regarding home equity lines-of-credit: Interest rates are indexed to the Prime Rate as published daily in the Wall Street Journal "Money Rates" table. As of the time of printing, the Prime Rate was 3.25% APR.


**Over 71,000
surcharge-free
ATMs worldwide.**





Federally insured by NCUA



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RECYCLED PAPER 

Take a look at what you might be missing out on if you don't have a **First Northern Checking** account.

Checking Product	Requirements to Avoid Monthly Service Fees	Monthly Service Fees
First Northern Value Now Checking	NONE	\$0.00
Bank of America MyAccess Checking®	One qualifying direct deposit of \$250 or more made to account each statement cycle or maintain an average daily balance of \$1500 or more in your account.	\$12.00
U.S. Bank Easy Checking	Average account balance of \$1500 or more, or combined monthly direct deposits totaling \$500 or more.	\$6.95 with online statements; \$8.95 with paper statements
Chase Total Checking SM	Monthly direct deposit of \$500 or more or a \$1500 minimum daily balance or an average daily balance of \$5000 or more in linked deposits / investments.	\$12.00

Get \$100 when you make the switch to a First Northern Checking account with direct deposit!* Call (888) 328-8677, visit www.fncu.org, or stop by one of our branches today and mention promotional code "FREE2011."

*All accounts are subject to approval. The \$100 checking offer advertised on this piece is not valid on account conversions or in combination with any other offer. To qualify for the \$100 deposit, you must open a new First Northern Value Now, Preferred, or Advantage Checking on or before September 10, 2011 and maintain a minimum monthly deposit of \$500 through Direct Deposit into your First Northern Value Now, Preferred or Advantage Checking account. To be eligible for the \$100 deposit, First Northern must receive your first Direct Deposit of \$500 on or before October 23, 2011. If the minimum requirement is met, \$100 will be deposited into your account on or around November 15, 2011. If you do not take advantage of the \$100 checking offer and open a Value Now Checking, your account does not require a minimum monthly direct deposit or balance. To learn more about First Northern checking account features, visit www.fncu.org. Competing banks' information is accurate as of June 28, 2011.