

7 Rivers Spotlight

Published for the Members of Firefighters Credit Union

April 2011

Mark Your Calendars for the Annual Meeting!

Our Annual Meeting is scheduled for

Thursday, May 12 at 7:00 p.m., at the Freighthouse Restaurant.

The Freighthouse Restaurant is located at 107 Vine Street in La Crosse.

Reminder of Voting Requirements

The privilege to vote at our annual meeting is limited to:

- Primary Members Only
- Members in good standing
- Members whose accounts were open at least 3 months prior to the meeting date
- Members who are at least 18 years old
- Business Accounts may authorize only one person to vote

Join us for refreshments beginning at 6:00 p.m.

MAY 2011						
S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

Annual Election

Any member interested in becoming a Director should contact Bruce Zmolek at (608) 784-9480 ext 211. The elections will be held at our May 12th annual meeting.

Please come join us!

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LOBBY HOURS

Monday - Friday

9 a.m. - 5 p.m.

DRIVE-UP HOURS

Monday - Thursday

(La Crosse)

7:30 a.m. - 5:30 p.m.

(Holmen)

8:00 a.m. - 5:30 p.m.

Friday

(La Crosse)

7:30 a.m. - 6:00 p.m.

(Holmen)

8:00 a.m. - 6:00 p.m.

Saturday

9:00 a.m. - 12 noon



The Firefighter's Credit Union Mortgage Department has moved to Onalaska!

Troy, Lynn, Brittany, and Melissa have all moved into a new office building located 1285 Rudy Street, Suite 107, Onalaska WI. The new office is located near Golf Headquarters. Their new location will make them better able to serve you and your mortgage needs. You can still get in contact with Troy by calling 784-9480 ext 207.

Upcoming Holiday Hours:

Monday, May 30th -
We will be closed for Memorial Day

Monday, July 4th -
We will be closed for Independence Day



Tax Information:

Routing Number: 291881122

Where's My Refund?

<https://sa1.www4.irs.gov/irfof/lang/en/irfofgetstatus.jsp>

You can use this tool, provided by the IRS, to determine the status of your refund. You just need to enter your Social Security Number, filing status, and refund amount on this secure website to find out where your refund is at.

Attention Members: Beware of Tax Scams!

Christmas is not the only season for scams. Tax season is another common time for scams to occur. Many people will try to scam you by contacting you and claiming they are the IRS. You should know that the IRS will **NEVER** email you with any of the following requests:

1. Fill out the attached form within 24 hours.
2. You are being audited- please provide the following personal information: date of birth, social security number, etc.
3. To obtain your refund faster please complete the attached form.
4. We have just discovered that you overpaid on your taxes. Please provide your account number and routing number for a direct deposit into your account.



Stop by and visit us at the 12th Annual World's Largest Office Party!

This extraordinary event is held
at the La Crosse Center
on Thursday, April 28th
from 5PM to 11PM.

It is a huge party with food and
beverages, games, live music,
and dancing!

Our booth will feature the
Money Man's Cash Cube! Visit our
booth for your chance to win cold hard
cash! The remaining cash that is not
snatched from the Cash Cube
will be donated to your local Children's
Miracle Network Hospital,
Gundersen Lutheran!

We look forward to seeing you there!

A Tip from the Money Man



Bruce Zmolek

When buying a house keep these 4 things in mind:

1. Just because your loan officer can approve you for a large mortgage doesn't make it a good idea. (What you can afford and what you can be approved for are two very different things.)
2. Once you have determined how much you can afford do not go looking at homes that are outside of this range. It will only lead to frustration!
3. To be really safe only buy a home you can afford on a 15-year fixed rate mortgage.
4. Use a local Mortgage Loan officer that you know. Why trust the most important transaction in your life to a stranger? Contact Matt or Troy at Firefighters Credit Union. They will ALWAYS be looking out for you. I guarantee it.



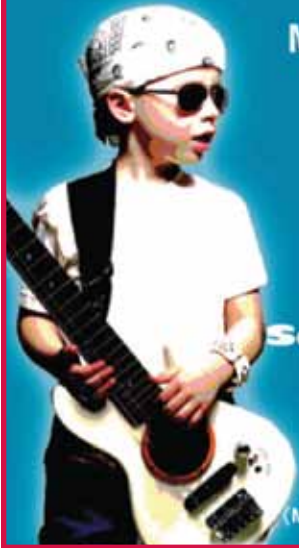
Shared Branching

You can access your
Firefighters Credit Union
account at 4,141 locations
nationwide. There are 31
Service Centers located
in Wisconsin and 4 local
Service Centers. For more
information log onto
www.cuservicecenter.com.



Look in the next newsletter for more tips from the Money Man!

Saving Rocks at Your Credit Union



Make a deposit to your
credit union account
(or open a new one)
during April to
participate in the
**National Youth
Saving Challenge™**

Ten young savers will
be selected nationwide
to each win \$100.

(Must be under age 18 to participate.)

Your Child Could Win \$100 by Participating in the National Youth Savings Challenge!

It's never too late to teach your child to save! The goal of this challenge is to encourage youth to save not only during youth week, but throughout the year.

- ◆ The Challenge is open to all children under the age of 18.
- ◆ During Youth Week deposit into your savings account at Firefighter's Credit Union.
- ◆ Fill out the Savings Challenge slip (available at both branches) and give to the teller.
- ◆ By participating your name will be submitted to the Credit Union National Administration and you will be entered for one of ten \$100 prizes!

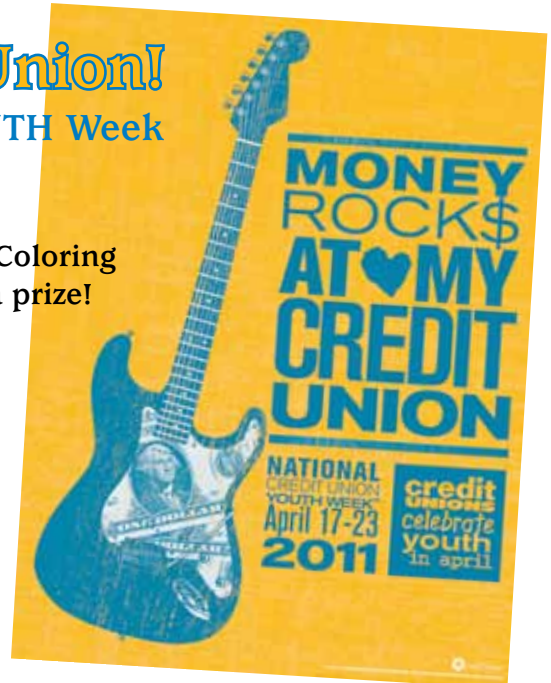
Money Rocks at my Credit Union!

Please join us for National Credit Union YOUTH Week

April 17th through April 23rd

To celebrate Youth Week celebrate we are hosting a Coloring Contest! The Winner of each age group will receive a prize!

- Pick up a coloring contest form at either office
- Drop it off or mail it in by Friday, April 23rd
- Age groups, 0-5, 6-10, 11-15
- Art will be displayed for all to see
- Please put your name, address, phone number, and age on the back of the form
- MUST be a member (Parents or child)
- Winners will be announced Monday, April 25th



Welcome New Employee

RACHEL OLSON is the newest employee at Firefighter's Credit Union. She is a Member Service Representative in Holmen. Rachel is from La Crosse and brings with her 4 years of cash handling experience. She is excited to get to know you and help you with your transactions.



Join us for the 14th Annual
La Crosse Area Day with
the Milwaukee Brewers

Thursday, June 22nd

vs. the Minnesota Twins \$70 Per Person

The Day Includes:

- Transportation to and from the game via motor coach
 - Tailgate party
 - Game ticket

Buses depart at
7:00 a.m. and
game starts at
1:00 p.m.

For ticket information call Member Services at
608-784-9480 then dial 5.

Mortgage Tips for Spring



“Higher credit scores can mean better loan rates—keeping your credit score up will be beneficial when thinking about a mortgage or any other loan. Most importantly, pay your bills on time. Other important factors include keeping your revolving credit and credit card balances low. Don’t hop from loan to loan or credit card to credit card. The longer the length of history you have on an account or card the better it is for you.” ~ **Matt Faron**



“Is refinancing your mortgage really worth it? If you are lowering your rate and your monthly payment will go down, does that mean you should refinance? I frequently speak to borrowers who have decided to refinance their first mortgage through an online lender or other financial. More often than not, I find that they are refinancing for the wrong reasons and in the long run it ends up costing them the equity in their home.

Refinancing to a lower rate and payment on a new mortgage does not necessarily mean you are saving money; you are just stretching your debts over a long term. The most important action you can take as a borrower is to seek out a mortgage loan originator who will look out for your best interests. Many loan officers will not take the time to gather all of the information they need to determine the long term effects a refinance will have on your financial future. Others will do the loan simply because it is their job to make money for their employer and will not take into consideration the long term consequences on you, the borrower.

I believe that it is my responsibility to look at your entire financial picture before advising you to refinance your home. When you contact me, I will take the time to gather as much information as possible so I can give you a thorough analysis as to whether or not a refinance will benefit you. If I find that it does not make sense to refinance, I will tell you and then I will take the time to explain why. Many lenders are not looking out for your best interests, but here at Firefighter’s Credit Union we are looking out for you. Please contact Matt or me today to find out whether or not your next refinance is in your best interests.” ~ **Troy Arenz**

Moving?

If you are, be sure to stop by the credit union and fill out a change of address form. This is important to do even if you have already filled out an address change with the Post Office because financial documents cannot be forwarded. Also, if you travel South for the winter, please notify us of your temporary address and the dates you will be at that address.



Credit Union Milestones

The following employees have a credit union milestone at Firefighters Credit Union:



Lynn Keeney
10 Years
Mortgage Supervisor/
Underwriter



Amy Fruit
6 Years
Chief Financial
Officer



Deb Kaufmann
6 Years
Member Service
Representative



Melissa Torgerud
5 Years
Mortgage Loan
Processor



Sheila Yohnk
3 Years
Member Service
Representative

Thank you
for your
dedicated
service!



Two convenient locations

La Crosse | Holmen
525 Fifth Ave. S. | 510 Amy Drive
(608) 784-9480

Audio Response 1-877-772-1118

www.myfirecu.org

