



# SUNSET COMMUNITY NEWS

## SAVE MONEY ON A NEW VEHICLE —AND INVEST IN AMERICA!



We know times are tough. That's why our credit union joins others throughout the United States to partner with American carmakers and help credit union members save money on a new car or truck.

Depending on which vehicle you choose, you could save up to thousands of dollars on a brand new American-made vehicle. What better way to invest in America!

When you finance your new vehicle through your credit union, you'll save even more with our low loan rates. Another great reason to Invest in America!

Find out more at [lovemycreditunion.org](http://lovemycreditunion.org)



## HELPING FAMILIES SAVE THEIR HOMES ACT PASSES

What does this mean for our FFCU members?

On May 20, 2009, President Obama signed the Helping Families Save Their Homes Act.

Among other things, this bill extended the \$250,000 deposit/share insurance threshold through December 31, 2013.

## NOW'S THE TIME TO SKIP-A-PAYMENT FOR VACATION

Summertime – warm, sunny...but also expensive.

If a lack of money is the only thing standing between you and a summer of travel and relaxation, you need to take advantage of our Skip-A-Payment

Skip-A-Payment requests are based on approval criteria established by Fairfield Federal Credit Union. A fee of \$25.00 or 10% of loan payment, whichever is greater, must be paid at time the request is processed.

Acceptance of this offer will extend the term of the loan and interest will continue to accrue. Members whom are currently delinquent, had previous delinquencies in the past 12 months, or any other extensions in the past 12 months with the credit union will not qualify for this offer. A maximum of one payment per loan in a 12-month period may be skipped. This service is subject to change without notice and other restrictions may apply. Mortgage and home equity loans are excluded from this program.

Give us a call today and then you can relax and enjoy the summer!



**DUE TO THE RISING COST OF STAMPS YOU MAY WANT TO CONSIDER SIGNING UP FOR BILL PAY**

## FREE BILL PAY

NOW AVAILABLE TO FFCU CHECKING ACCOUNT MEMBERS ONLY

Now you can pay all your bills with the click of a button! Just think how convenient it would be to pay all of your bills online in just a fraction of the time it takes to write checks and address envelopes. Plus, think of the postage money you'll save.

If you are currently an Access 24/7 (HOME BANKING) user, you may access **Bill Pay by clicking** on Bill Pay enrollment. All other FFCU members interested in Access 24/7 & Bill Pay should contact FFCU for more information.



## MAIN OFFICE

206 HIGHWAY 81 NORTH  
POST OFFICE BOX 5700  
PINE BLUFF, AR 71611

PH: (870) 536 - 6665  
TOLL FREE: (866) 536 - 6665  
FAX: (870) 536 - 0243

HOURS: MONDAY – FRIDAY  
8AM TO 4PM

DRIVE-THRU  
7:30AM TO 4PM

WWW.FAIRFIELD CREDIT UNION.ORG

## BRANCH LOCATION

3310 CAMDEN RD.  
PINE BLUFF, AR 71603

PH: (870) 879 - 9200  
FAX: (870) 879 - 3170

HOURS: MONDAY – FRIDAY  
8AM TO 4PM

DRIVE-THRU  
7:30AM TO 4PM

## VISA DEBIT CARD

WEEKEND & AFTER HOURS  
STOLEN CARDS 1-800-472-3272

## UPCOMING HOLIDAYS

INDEPENDENCE DAY  
FRIDAY JULY 3, 2009

LABOR DAY  
MONDAY SEPTEMBER 7, 2009

COLUMBUS DAY  
MONDAY OCTOBER 12, 2009

## BOARD OF DIRECTORS

JIMMY BENNETT, CHAIR  
PENNEY RUSSELL, SECRETARY  
RICHARD BEARDEN  
PAT COSTELLO III  
GEORGE McCARTY

## MANAGEMENT

ALAN McFALLS, CEO  
CONNIE WOOD,  
EXECUTIVE ASSISTANT

## LOAN PROTECTION INSURANCE

No EXTRA COST (UP TO \$20,000)

## LIFE SAVINGS INSURANCE

No EXTRA COST (UP TO \$2,000)



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# THE 2009 HIGH SCHOOL SENIOR SCHOLARSHIP WINNERS ARE:

Fairfield Federal Credit Union awards (2) scholarships each year in an effort to help further the education of area students. But this year we had so many deserving students that we awarded 3 scholarships.

Qualifying students must be members and in good standing with the credit union, and a first time college bound student to apply. Applicants are judged on academic performance, extracurricular, and community service activities, quality of a written essay, and teacher references.

This year, the Credit Union is proud to award \$1,000 scholarships to Rachel Bickley a graduate of Watson Chapel High School, Taylor Stanford a graduate of White Hall High School and Lindsey Upshaw a graduate of White Hall High School. Their outstanding academic performance, honors, and leadership qualities are impressive. These students are commended for their desire to pursue higher education.

Rachel Bickley



Taylor Stanford



Lindsey Upshaw



# KIDS CORNER

## How Much Do You Know About Money?

Complete this fun activity to test your knowledge of money and financial terms!

### DIRECTIONS:

1. Read the clues.
2. Write your answers in the spaces provided
3. Use the letters in the spaces to solve the riddle!

1. One quarter + five dimes + four nickels + \_\_\_\_ pennies = \$1.
2. When you put money in your credit union account, you are making a \_\_\_\_\_.
3. President \_\_\_\_\_'s face is on the \$5 bill.
4. A \_\_\_\_ is money you owe to someone as a result of borrowing.
5. A \_\_\_\_\_ card lets adults borrow money—but they must pay it back!
6. Credit unions are owned by their \_\_\_\_\_.
7. A \_\_\_\_\_ is a plan for how much money you will spend and save.
8. Your credit union pays you a \_\_\_\_\_ on your savings account.
9. When you take money out of your credit union account, you are making a \_\_\_\_\_.
10. Illegal fake money is called \_\_\_\_\_.

**RIDDLE:** What is the quickest way to double your money?

**ANSWER:** \_\_\_\_\_!

**ANSWERS:**  
1. Five  
2. Deposit  
3. Lincoln  
4. Debt  
5. credit  
6. members  
7. budget  
8. dividend  
9. withdrawal  
10. counterfeit

Riddle Answer (Fold it in half!)