

Attention Educators: First Financial Offers RIF Assistance!

First Financial Credit Union (FFCU) shares our members' concerns regarding the Reduction in Force (RIF) notices being distributed by local school districts. If you are a First Financial member and you lose your job due to RIF, you may be eligible for one of our **Financial Assistance Plans**:

1. **Early Withdrawal Fee Waived for Certificates of Deposit (CDs)**: First Financial will waive the early withdrawal fee on your certificate (except IRA certificates) if you take the funds in 2010 prior to maturity.
2. **Loan Deferment**: Payments may be deferred up to 3 months.* Members will be required to complete a financial assistance package including a letter to describe the hardship (i.e., position lost due to RIF), an updated mini-app, paycheck stubs, a copy of your last tax return, and a copy of your RIF notice. There can be no more than 2 deferments for the life of the loan.
3. **Payment Modification**: Loan payments may be reduced and/or term of the loan extended to assist the member during the hardship.* A financial assistance package as described above will also be required.
4. **Interest Only Payments**: Loan payments may be reduced to "interest only" for up to 6 months.* A financial assistance package as described above will also be required.
5. **RIF Loan**: Please see other side for more information.

First Financial also has programs to help educators manage their money, including Summer Skips** on auto loans and personal unsecured loans; with this program, members may be able to skip two loan payments during the summer months.

**For complete information, please call
(800) 537-8491 or visit your nearest branch.**



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Must be a First Financial member in good standing in order to take advantage of RIF Assistance. All loans and modifications to loans are subject to loan department approval and other criteria. *Certain loans may not be eligible for deferment; interest-only payments, or other changes. Please contact us for details. **Summer Skips program may be subject to certain criteria and loan department approval, and is not available on loans secured by real estate. Other restrictions and limitations may apply. A copy of your RIF documentation is required at time of any requests.

Reduction in Force Loan*

This loan is designed for educators who have suffered a loss of employment due to RIF.

Fixed Rate of 5.00% APR

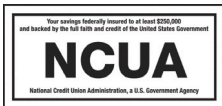
Amounts up to \$2,500

Terms up to 36 months

No payment up to first 90 days

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See other side for additional RIF assistance.



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*All loans and modifications to loans are subject to loan department approval and other criteria. For the RIF loan, the amount for which you are approved is based on your credit history, and other terms and conditions may apply. Must be a FFCU member in good standing and all FFCU loans must be current. Other restrictions and limitations may apply. A copy of your RIF documentation is also required at time of any requests. Representative example: A \$2,500 RIF loan at a fixed rate of 5.00% APR for 36 months would require 36 monthly payments of \$75.55. APR=Annual Percentage Rate. The first payment is due 90 days after the funding date of the loan. Rate effective March 1, 2010.