

## MEMBER EDUCATION

First Financial Credit Union is committed to providing education to members about financial management, and about credit union uniqueness, philosophy, and values.

### Programs that Support Member Education:

- Web Site
- Monthly Newsletter & "Points of Interest"
- School Seminars
- Sponsor Representations
- Personalized Member Service Representatives
- Web Site Links
- Statement Messages
- On-Hold Messages
- Consumer Education Seminars
- Annual Shareholders Meeting

## INVOLVEMENT/GOVERNANCE

First Financial Credit Union will endeavor to preserve credit union democratic principles, including demographic representation and volunteer participation in credit union activities.

### Activities and Programs that Support Involvement/Governance:

- Board Elections
- Board Term Limits
- Board Nominations
- Committee Involvement
- Volunteer Intern Program (VIP)
- Supervisory Committee
- Strategic Planning

## DIVERSITY

First Financial Credit Union accepts and embraces the diversity of its members, employees, and volunteers.

### Programs and Activities that Promote Diversity:

- Diversity Focused Marketing Materials
- Member Market Segmentation
- Equal Opportunity Employer
- Equal Housing Lender
- Life Cycle Products and Services
- Volunteer Intern Program (VIP)



## COMMITMENT TO THE CREDIT UNION MOVEMENT AND OTHER COOPERATIVE ACTIVITIES

First Financial Credit Union works to build and strengthen the credit union movement by providing resources to others within the credit union community.

The Credit Union also actively advocates the credit union difference at all levels of government and in other appropriate public forums. Also, First Financial Credit Union participates in local, state and national cooperative activities as appropriate.

### Activities that Support the Credit Union Movement:

- Credit Union Partnerships
- Political Activities
- Leadership Roles
- Filene Research Council
- Continuing Staff Education
- Business Participation Loans
- Cooperative Advertising
- Credit Union National Association (CUNA)
- Western CUNA Management School (WCMS)
- Richard Myles Johnson Foundation
- Financial Services Center Cooperative (FSCC)
- The CO-OP Network
- Marketing Association of Credit Unions (MAC)
- CUNA Networks
- California Credit Union League (CCUL), Mt. Baldy Chapter

## PUBLIC SERVICE/CORPORATE CITIZENSHIP

First Financial Credit Union is an active partner in the communities it serves, and it exemplifies the credit union Philosophy of "People Helping People" by supporting local endorsed organizations and by participating in public service activities.

### Public Service Activities:

- American Red Cross - Blood Drive
- California Credit Union League (CCUL) Charity Drives - as designated
- CCUL & Lions Club Support
- Credit Youth Involvement Network (CYIN)
- Richard Myles Johnson Foundation
- Credit Union Partners In Education (CU PIE)



Where the California Educational Community Banks

## THE CREDIT UNION DIFFERENCE

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# THE CREDIT UNION DIFFERENCE

## MISSION STATEMENT

The mission of First Financial Credit Union is to be a progressive financial organization offering competitive financial and related products and services to meet evolving member needs with an emphasis on high quality service delivery, while maintaining a level of earnings that promotes financial security within a challenging, rewarding, and results-oriented environment for employees.

## VISION STATEMENT

First Financial Credit Union will be recognized by its members as the Credit Union that helps make their financial dreams come true; and, it will be recognized by its staff as the most desirable and rewarding place to work.

## CORE VALUES

### WE VALUE...

- Our Members and Staff
- Effective Communications
- Being Progressive and Proactive
- Excellence, Quality, and Constant Improvement
- A Strong Work Ethic

## CODE OF EXCELLENCE

### A COMMITMENT TO...

- Our Members
- The Relationship Between Our Members & Staff
- Our Image
- Ourselves

## First Financial's Success Model



First Financial Credit Union communicates its "Commitment To Members", which is implemented through its

- Service to Members;
- Member Education;
- Involvement/Governance;
- Diversity;
- Commitment to the Credit Union Movement and other Cooperative Activities; and
- Public Service/Corporate Citizenship.

## STATEMENT OF COMMITMENT TO MEMBERS

Since 1933, First Financial Credit Union has been committed to serving its member-owners and to the communities where they live and work. It is committed to its members' financial well-being by continually providing value-added products and services that meet evolving needs, which help them save time and money.

The Credit Union accepts and embraces the diversity of its members, employees, and volunteers. It diligently works as an advocate on behalf of all member-owners as consumers so that legislators, regulators, and the community-at-large understand and appreciate the role of credit unions.

First Financial Credit Union exemplifies the credit union philosophy of "People Helping People" by adhering to its Mission, Vision, Values, Code of Excellence, and Code of Ethics as the guiding principles to enrich the financial well-being and the life experiences of its member-owners.

## SERVICE TO MEMBERS

First Financial Credit Union offers services designed to improve the well-being of our members and provide financial value to all that participate in our member-owned financial cooperative.

### Services that Improve the Well-Being of Members:

#### Free services:

- Checking
- Direct Deposit
- Online Banking
- Payroll Deduction
- Visa Check Card

#### Convenience services:

- Online Bill Payment Service
- 24-Hour Toll-Free Telephone Banking
- Automated Teller Machines (ATMs)
- Automatic Payments and Credits
- Overdraft Protection/Check Assure
- Summer Loan Payment Skips
- Electronic Statements
- Visa and MasterCard

#### Savings and investments:

- Share (Savings) Accounts
- Share Draft (Checking) Accounts
- Money Market Accounts
- Summer/Flexible Savers Accounts
- High-Yield Share Certificates
- Association Accounts

#### Tiered loans:

- Home Equity
- Mortgages
- Auto Loans
- Unsecured Loans
- Motorcycle Loans
- Recreational Vehicle Loans
- Boat Loans
- Employee Loans
- Strike Loans
- New Teacher Loans
- Emergency/Disaster Loan

#### Special member services:

- Loyalty Program
- Worldwide Travel Discounts
- Retail Discounts
- Entertainment Discounts
- Insurance Services
- Prepaid Legal Services