



FIRST RESOURCE[®]
FEDERAL CREDIT UNION

resourceadvisor

SPRING/SUMMER 2006

Easy Equity - Isn't it time your home does something nice for you?

You've worked hard. Isn't it time for your home to work hard for you?

With a First Resource Federal Credit Union Home Equity Line of Credit (HELOC), you'll have a powerful money management tool that can meet your needs - whatever they may be.

A HELOC is a convenient way to get immediate access to the equity in your home. And it's flexible to meet many different needs, such as:

- Remodel your dream home.
- Take a family vacation.
- Debt consolidation.
- Drive the perfect automobile.

- Finance your children's education.
- Pay for your son's or daughter's dream wedding.
- Pay for those unexpected family emergencies.

Need more reasons to go with a HELOC from your credit union? Just look at the advantages:

No Fees or Closing Costs - There is no application fee or closing costs. Your membership helps secure low interest rates and your interest may be tax deductible (consult your tax advisor).

Flexibility - You decide how much you need and when you need it - it's like being your own loan officer.

Immediate Access - You can have the convenience of a Platinum VISA Equity Card or even transfer funds online, 24/7.

Financial Strength - You can borrow up to 100% of your home's equity.

So, what are you waiting for? Stop by your local branch office today and meet with a Financial Service Advisor. You'll get personal service, with your goals in mind. That's what makes First Resource Federal Credit Union a little bit different from the rest!

Make your Easy Equity even more convenient - with a VISA Platinum Equity Card.

You can access your funds by using a VISA Platinum Equity Card, giving you all the benefits attached to purchases made by VISA:

- Fraud Protection
- Charge back rights
- Travel Insurance
- Warranty Manager
- Access funds with PowerLink or TARA



what's inside

- Gift Cards
- Auto Loans
- VISA Vacations
- New Online Features

we'll get you there.

bill payment - new and improved!



auto loans made easy.

If you are purchasing a new or used car, we can help get you there.

Value - With an auto loan at First Resource Federal Credit Union, you'll pay no processing fees and save on interest expense with our low rates. Plus you are eligible to get a .25% discount with automatic payments.

Flexibility - Choose between fixed and variable rates with terms up to 72 months.

Strength - Borrow up to 110% of the vehicle's value.

Convenience - Stop by your local branch office or finance with your credit union right at the dealership

Peace of mind - We know your time is valuable - our knowledgeable staff will make your application fast and simple. We work around your busy schedule.

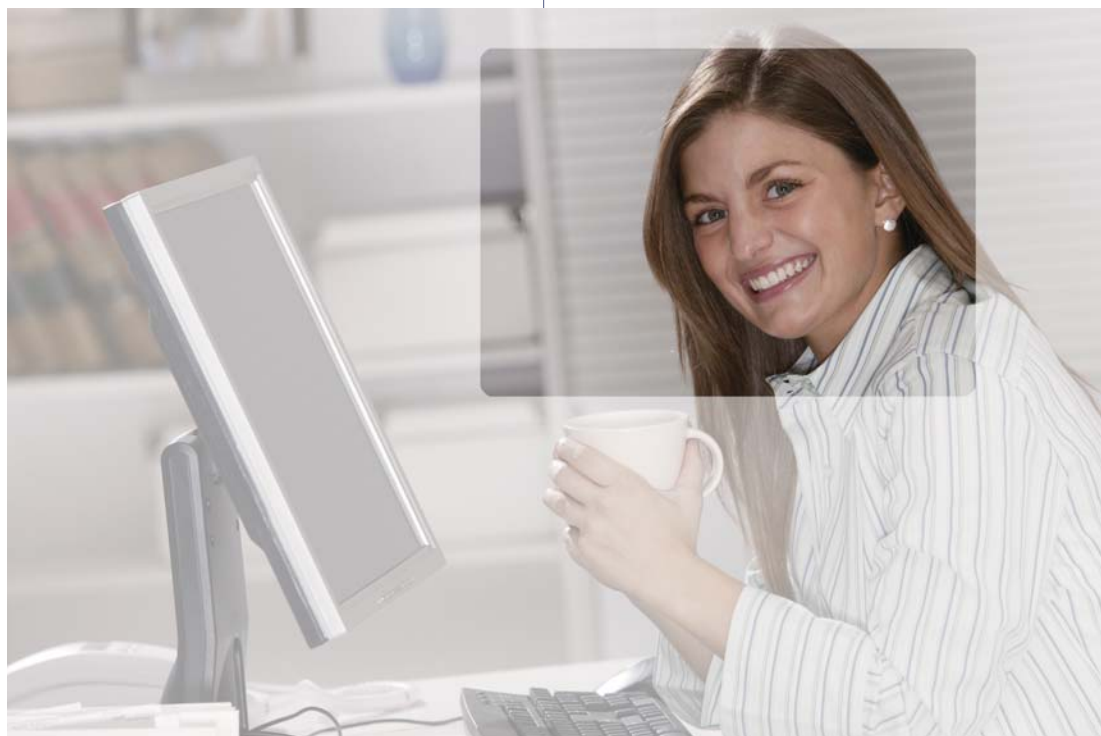
On May 10th we launched our improved Bill Payment system. One important improvement involves scheduling payments. Rather than scheduling payments by the due date (the date you want the payment to be received by the payee), you will schedule payments based on the day you want the funds debited from your account. You will also have the option to make a payment immediately. Paying your bills has never been easier.

Along with these improvements, we are adding Money HQ which allows you to transfer funds between your First Resource Federal Credit Union accounts and your accounts held elsewhere. It also includes an improved Account Aggregation option so you can track and trend all of your financial statements, investments,

retirement funds, debt retirement, etc. -- including those held with other financial institutions -- in one convenient location. Money HQ is safe and secure. Only you and those you authorize will be able to access your information.

Online Bill Pay offers you the convenience of paying your bills when and how you want. For more information and to view a demonstration please visit our website at www.frfcu.org and simply click on "e-services". Or, log on to PowerLink and click the Bill Pay banner ad. As always, these services are free to members.

Should you have questions or require assistance with our improved Bill Pay service, please contact our Call Center staff at 888-982-1400.



product/service feature



the perfect gift

Looking to give the perfect gift?

The PowerGift card from First Resource Federal Credit Union is the answer for graduations, weddings, birthdays and anything else that comes to mind.

- Give a card that can be used worldwide for the gift of their choice, wherever VISA cards are accepted. Available in amounts from \$25 to \$500.
- Cards are available at all First Resource Federal Credit Union branches. Plus, you don't have to be a member to purchase a card.
- Lost/stolen cards may be replaced with the full remaining prepaid value (some restrictions may apply).

HOW WE'RE DOING >

AS OF MAY 01.06

ASSETS	TOTAL LOANS	TOTAL DEPOSITS
\$474,480,274	\$419,248,088	\$359,902,274
TOTAL MEMBERSHIP	49,144	
NEW MEMBERS Y.T.D.	2,148	

give the gift of membership.

You already know about the benefits of being a member at First Resource Federal Credit Union - so why not share it with your family members, neighbors, co-workers or friends?

Then, they will be eligible to receive low-cost loans, high-yielding deposit accounts with the outstanding service you've come to enjoy.

Plus, as membership grows, so does our ability to provide even more no- or low-cost services to our members. It's a win-win situation.



summer vacation? don't forget your VISA!

Taking a trip to somewhere warm? Don't forget to take your suntan lotion, hat, and of course your VISA card from First Resource Federal Credit Union.

It's safer than carrying cash and it's accepted virtually worldwide, wherever the VISA logo is displayed.

If you have our VISA Platinum, you can earn reward points towards lodging, gifts or even a cruise next summer!

If you don't have our low-rate VISA card - what are you waiting for? Stop by and ask today!



Want Pure Insurance Protection?

A message from the MEMBERS Financial Services Program

A level term life insurance policy can provide important coverage for your income, your family, your home, and even your business - at competitive rates.

Term life features a level benefit amount guaranteed for a set number of years. There is no cash accumulation in the policy, but it can act as an effective safeguard against financial disaster. Here are four reasons why you should consider level term life insurance coverage:

1. Protect your income. The insurance benefit can help replace your income. In fact, it can be used for any purpose.

2. Protect your family. Policy proceeds can help your family maintain its lifestyle and quality of life.

3. Protect your home. The benefit can help make your mortgage or rent payments, enabling your family to stay in their home.

4. Protect your business. The proceeds can be used to help a business continue to operate.

MEMBERS Level Term Series coverage, from the CUNA Mutual Life Insurance Company, offers level premium rates and benefits for 10, 15, 20 or 30 years.

MEMBERS Level Term Series coverage, from the CUNA Mutual Life Insurance Company, offers level premium rates and benefits for 10, 15, 20 or 30 years. Benefit amounts range from \$25,000 to \$1 million or more. And you can convert your policy to permanent life insurance with the company during the term of the coverage.

For more information about term life insurance contact Luke Brown or Kathy Snyder, the MEMBERS Financial Services Representatives serving members of First Resource Federal Credit Union, at 982-4705 or 1-888-982-1400, extension 4705.



Luke Brown



Kathy Snyder

Representatives are registered through, and securities are sold through, CUNA Brokerage Services, Inc. (CBSI), member NASD/SIPC, 2000 Heritage Way, Waverly, Iowa 50677, toll-free (866) 512-6109. Insurance sold through licensed CUNA Mutual Life Insurance Company Representatives, and in New York, licensed insurance representatives of other companies. Nondeposit investment products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the credit union.

1385-P1687F (1003) 2000-TERM

Main Office

2807 S. State St.
St. Joseph, MI 49085

Holland South

1075 S. Washington Ave.
Holland, MI 49423

Marion

1332 Campbell Rd.
Marion, OH 43302

Fort Smith Rogers Ave.

5800 Rogers Ave.
Fort Smith, AR 72903

Cleveland Ave. Drive-thru

2580 S. Cleveland Ave.
St. Joseph, MI 49085

Holland North

12540 Riley St.
Holland, MI 49424

Fort Smith Jenny Lind

8900 Jenny Lind Rd.
Fort Smith, AR 72908

Van Buren North

1924 Fayetteville Rd.
Van Buren, AR 72956



FIRST RESOURCE[®]
FEDERAL CREDIT UNION

2807 S. State Street
St. Joseph, MI 49085

TARA

**your 24-hour
telephone teller*

269-982-4737
888-982-4737
fax: 269-982-1420

**Call Center
(all members)**

269-982-1400
888-982-1400
weekdays 8 a.m. - 8 p.m. est
saturday 9 a.m. - 1 p.m. est

web:
www.frfcu.org

email:
frfcu@frfcu.org

Presort Standard
U.S. Postage
PAID
Permit No. 417
South Bend, IN

Your Unique Financial Journey

A message from the MEMBERS Financial Services Program

Just as your lifestyle and goals are different from other people, so are your financial needs. Do you need to tackle one of the following financial issues today?

- Do you need help with a 401(k) or pension plan roll over?
- Will you have enough income in retirement?
- Are you managing your investments as good as you can?

- How will you pay for a child's education?
- Financially, what would happen to your family if you died?
- How will you pay for long-term care?

Or do you need to develop a financial road map to coordinate all of your total financial needs? Whatever your situation may be, the MEMBERS Financial Services Program located at First

Resource Federal Credit Union has one objective: to help you reach your financial goals.

Retirement, Insurance and Investment Services for Life.

When it comes to insurance and investments, we understand the importance of a trusted partner. Contact the MEMBERS Financial Services Representative today at 888-982-1400 ext. 4666 for a no-cost, no-obligation appointment.



Kevin Lacewell

Representatives are registered through, and securities are sold through, CUNA Brokerage Services, Inc. (CBSI), member NASD/SIPC, 2000 Heritage Way, Waverly, Iowa 50677, toll-free (866) 512-6109. Insurance sold through licensed CUNA Mutual Life Insurance Company Representatives, and in New York, licensed insurance representatives of other companies. Nondeposit investment products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the credit union.

B2MM-1205-4D02

Main Office

2807 S. State St.
St. Joseph, MI 49085

Holland South

1075 S. Washington Ave.
Holland, MI 49423

Marion

1332 Campbell Rd.
Marion, OH 43302

Fort Smith Rogers Ave.

5800 Rogers Ave.
Fort Smith, AR 72903

Cleveland Ave. Drive-thru

2580 S. Cleveland Ave.
St. Joseph, MI 49085

Holland North

12540 Riley St.
Holland, MI 49424

Fort Smith Jenny Lind

8900 Jenny Lind Rd.
Fort Smith, AR 72908

Van Buren North

1924 Fayetteville Rd.
Van Buren, AR 72956



FIRST RESOURCE[®]
FEDERAL CREDIT UNION

2807 S. State Street
St. Joseph, MI 49085

TARA

**your 24-hour
telephone teller*

269-982-4737
888-982-4737
fax: 269-982-1420

**Call Center
(all members)**

269-982-1400
888-982-1400
weekdays 8 a.m. - 8 p.m. est
saturday 9 a.m. - 1 p.m. est

web:

www.frfcu.org

email:

frfcu@frfcu.org

Presort Standard
U.S. Postage
PAID
Permit No. 417
South Bend, IN