



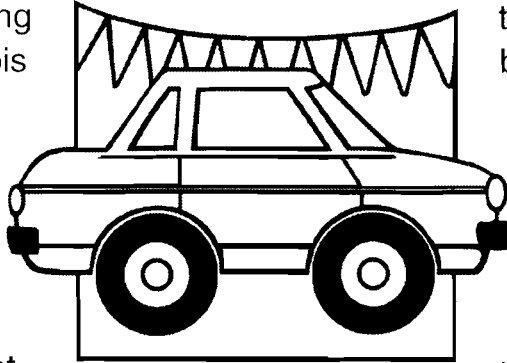
First  
Illinois  
CREDIT UNION

# Newsletter

APRIL 2005

## **GREAT RATE ON NEW AND PRE-OWNED AUTOS!**

Does Spring have you thinking about trading? Call First Illinois Credit Union for pre-approval of your loan **BEFORE** you go shopping. You will then be free to concentrate on selection and not have to worry about the financing. Remember that dealer financing can sound low cost, but be sure to check the total pay back on a loan, and also consider the advan-



tage of payroll deduction and bi-weekly payments if you so choose. At First Illinois, you will receive the same rate on 2000 and newer models. Rates as low as 4.75% APR for 36 months and 5.25% APR for 60 months. Call us today and let one of our loan officers work on pre-approval of your auto loan. Normal criteria for loan approval applies.

## **FIX IT UP?**



Home repairs or remodeling – we have the perfect solution for qualified borrowers. Using the equity in your home, we offer up to \$15,000.00 at 6.50% APR for up to a seven-year term. No appraisal is required and there are no points to pay. Just bring in your latest property tax bill when you apply and our loan department will process your application fast and efficiently. The interest on this type of loan may be tax deductible, however we suggest you check with your



tax preparer for verification.

For more extensive work, we have second mortgages and home equity loans available. Check with us first!

## **IRA CONTRIBUTIONS FOR 2004**

April 15 will be the last day to make contributions for the year 2004 to your Individual Retirement Account.

## **CHECKING - AND MORE**

There are a lot of advantages to having a First Illinois Credit Union checking account. We start you off with 50 free checks. You receive monthly statements, have a low \$2.00 a month service fee and duplicates of every check you write. There is no minimum balance requirement, no limit to the number of checks you can write each month and no per check charge.

You will appreciate the Touchtone Teller service, which is available 24 hours a day, 7 days a week for your convenience. You can use this service to transfer funds, for example from savings to checking. You can also check your balances, make loan payments, see what checks have cleared your account, and more. All you need is a

Personal Identification Number (PIN) to have access to your account day or night.

You may also apply for the Visa CheckCard, the ultimate in convenience. It works just like a credit card, but funds come from your checking account. The CheckCard is accepted anywhere Visa is accepted and can be used to obtain cash from any ATM with the Visa logo. Your monthly statement will show each CheckCard transaction in detail, and for a low \$1.00 fee per month, you will wonder how you ever did without this card. Stop in today to open your First Illinois Credit Union checking account so you can start enjoying all the benefits.

# **KINGS ISLAND**



Discount tickets for this popular amusement park will be available in April for members only. These tickets offer substantial savings over gate prices. Kings Island will be open weekends in late April. Both First Illinois locations will have tickets available.

**FIRST ILLINOIS CREDIT UNION MEMBERSHIP — IT'S A VERY SMART CHOICE**

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