

FRIENDS FIRST CREDIT UNION

FRIENDLY POST NEWSLETTER

Fall 2017

***Please Join us in Celebrating
Joanne Mason's
Retirement***

*Stop by to give her your well wishes anytime on:
Friday, December 8, 2017
in the Friends First Credit Union Lobby*

**FRIENDS FIRST CREDIT UNION IS MERGING WITH
GREEN RIVER AREA FEDERAL CREDIT UNION.**

All the paperwork has been turned in to the appropriate channels and we are just waiting for the approval.

Hopefully we will be merged by the end of the year.

HOLIDAY HOURS

Thanksgiving

Thursday, November 23 Closed
Friday, November 24
 Drive Thru 7:30 a.m. – 1 p.m.
 Lobby 8 a.m. - 1 p.m.

Christmas

Monday, December 25 Closed
Tuesday, December 26 Closed

New Years

Friday, December 29 Closed
Monday, January 1 Closed

RECIPE CORNER

APPLE CRISP

Ingredients

- 10 cups all-purpose apples, peeled, cored and sliced
- 1 cup white sugar
- 1 tablespoon all-purpose flour
- 1 teaspoon ground cinnamon
- 1/2 cup water
- 1 cup quick-cooking oats
- 1 cup all-purpose flour
- 1 cup packed brown sugar
- 1/4 teaspoon baking powder
- 1/4 teaspoon baking soda
- 1/2 cup butter, melted

Directions

1. Preheat oven to 350 degrees F (175 degree C).
2. Place the sliced apples in a 9x13 inch pan. Mix the white sugar, 1 tablespoon flour and ground cinnamon together, and sprinkle over apples. Pour water evenly over all.
3. Combine the oats, 1 cup flour, brown sugar, baking powder, baking soda and melted butter together. Crumble evenly over the apple mixture.
4. Bake at 350 degrees F (175 degrees C) for about 45 minutes.

How is your FICO (credit)

Score calculated?

Your score is weighted in 5 different areas:

35% = Payment History (includes types of payments, public records and any missed or late payments)

30% = Amounts Owed (total debt, the kinds of debt, how many accounts have balances, available credit vs. credit limits, etc.)

15% = Length of Credit History

10% = Types of Credit in Use (credit cards, loans, mortgage; this is very important on new/short credit reports)

10% = New credit (what's been opened recently, number of inquiries and how good is recent credit history)

How fast does your FICO Score change?

Your FICO score is based on a snapshot of your credit information at a point in time. Therefore, your score can change whenever your credit report changes, but probably not a significant amount from month to month. Remember that while a bankruptcy or late payments can lower your score quickly, improving your score takes more time.

Friends First Credit Union

922 Triplett Street
Owensboro, KY 42303
Phone (270) 684-1829 Fax (270) 926-4058
www.ffcuc.biz

Hours of Operation

Monday – Thursday 8:00 am – 4:30 pm
Friday Drive Thru 7:30 am – 5:00 pm
Friday Lobby 8:00 am – 5:00 pm

*****The Lobby will be closed daily during lunch times. We are sorry for any inconvenience.*****