

From the President

December 31, 2009

Dear Member;

The last year has certainly been interesting, to say the least. Over the

past 12 months business and consumers alike have been forced to tighten their collective belts and look for ways to reduce spending and pay down debts. In fact, it appears that in 2009 consumers are saving at historically high levels. Conspicuous consumption is "out," while going "green" and saving money is "in."

Your Credit Union has made the same commitment to look for ways to reduce spending and improve efficiencies in everything we do. One of the easiest ways to reduce costs involves the production of statements – specifically, mailing paper statements. In 2008, FirstDay began offering paperless electronic statements or "e-statements." As it turns out paper statements cost over six times as much as e-statements. Along with being less expensive, e-statements are more environmentally friendly, safer and more secure than mailed paper statements. To date, more than 2,000 members have taken advantage of this convenient new service, saving your Credit Union thousands of dollars each year.

It is with all this in mind that your Credit Union will begin charging a fee of \$1.95 for each mailed paper statement. This new fee will take effect on March 31st, 2010. There are two simple ways to avoid the fee. First, you can sign up for all the benefits and improved security of e-statements. The other option is to open a Golden Apple account. If you have any questions, please feel free to stop into one of our four branch locations and a Member Service Rep will be happy to assist you.

We appreciate the loyalty and trust you have placed in FirstDay. Our commitment is to continue to look for ways to improve the financial lives of FirstDay members.

Sincerely,
Lee Spivey
President/CEO

My Calendar Notes:

We will be closed:
Martin Luther King Day:
Monday January 18th
President's Day:
Monday, February 15th



Meet Our Credit Union Board Candidates for 2010

The following Candidates are endorsed by the Nominating Committee

Positions are For Three Year Terms
March 2010 to March 2013.



Marcia Shaw

I have been a member of 1st Day Federal Credit Union for almost 40 years and have served on the Credit Committee

for over 20 years in that capacity. I have attended Credit Union board meetings over the years, attended state and national credit union conferences for training and networking. I was appointed to serve as a director for one year and then elected to serve another term.

I am a retired educator and business owner in the position of bookkeeper and financial secretary. I am also involved in boards and civic organizations in leadership positions, including, treasurer.

I feel that those years of experience qualify me for the position as director. Most of all, I feel that my desire to serve our members is my focus and motivation for wanting to volunteer as director. I appreciate your support and confidence in my ability to perform those duties. Sincerely, Marcia Shaw

Maggie Mescher

As a 21 year volunteer of our credit union, I'm honored to serve on your board at FirstDay. I have participated in and/or assumed leadership roles in the Executive, Asset Liability, Policy and Planning and Supervisory Committees. I am the recipient of several CUNA awards, among them the Supervisory, Technology, Leadership, and, most recently, Regulatory Compliance. I will continue my education on relevant credit union issues so I can work in a knowledgeable way for the continued stability and growth of our credit union. I will endorse services which will meet the needs of our long-standing and new members. Thank you for allowing me to represent you on the FirstDay Credit Union Board of Directors.



Anne Burke

Anne Burke believes in:

- Working hard to ensure the financial security and safety of our credit union.



- Serving our members through continuous improvement and expansion of credit union services.

Today's financial unrest is foremost in everyone's mind. Anne's many years of experience on the board of directors is an asset to our members. She strongly believes in the CU concept and will continue to strive for policies to ensure the safety of our members' money. FirstDay is her primary financial institution.

Anne's Qualifications to serve include:

- Serving on every CU committee--chairing most of the committees. Currently she serves as vice-chair of the board of directors.
- She has completed all of the courses offered by the Credit Union League.

Re-electing Anne Burke will give you a director dedicated to a fiscally sound CU, which will only participate in low risk investments and loans in the current financial climate.

Position is for a one (1) year term from March 2010 to March 2011.

Carol Erwine

As a member of the FirstDay Credit Union Board of Directors I will:

- Work to ensure the financial stability and the integrity of our credit union.
- Strive to be a positive force seeking to better meet our members' needs.
- Creatively explore new opportunities and programs to create growth and value.
- Pursue new technologies and capabilities to increase efficiency while enhancing services.



As a former educator, I have been a Credit Union member for over thirty-five years. I have served as a member of the Supervisory Committee since 2005. In this capacity, I am a member of the team with the responsibility for the annual audit review.

My financial and business experience includes eighteen years as member of the Dayton Education Association executive committee with six years as treasurer.

I believe that my, dedication, experience and motivation will serve to make me a valuable Credit Union Director. With your support I will work enthusiastically and diligently to make our credit union an even better organization.



937.222.4546
www.firstdayfcu.org

Fees & Service Charges (eff. 3-31-10)

| Service/Transaction | Fees | How Fees Apply |
|--|---------|------------------------|
| Processing Items: | | |
| ATM Withdrawal/Transfer (Member is responsible for any "surcharges.") | FREE | FREE |
| Official Check (FREE if member's total services with the credit union (excluding 1st mortgages & student loans) are greater than or equal to \$5,000.) | \$5.00 | Each |
| Non-member check cashing (requires 2 forms of ID) | \$10.00 | Each |
| Legal Item Processing (liens, levies, garnishments, etc.) | \$20.00 | Each |
| Continuous Overdraft | \$5.00 | per day after 30th day |
| Incorrect Address | \$5.00 | per Returned Item |
| Dormant Account Fee | \$5.00 | per Month |
| Internet Banking | FREE | FREE |
| Drafts: | | |
| Share drafts purchased from outside printers if they fail to post automatically | \$5.00 | Each |
| Starter drafts if drafts are not purchased through Credit Union approved printers | \$5.00 | Each set of 12 |
| Wire Transfers: | | |
| Outgoing Domestic Wires | \$20.00 | Each |
| Outgoing International Wires | \$35.00 | Each |
| Collections, Transfers, & Account Closings: | | |
| Automatic Transfer of Shares to Draft Account | \$6.00 | Each |
| ACH, ATM & Share Draft Transactions returned for Insufficient Funds | \$33.00 | Each |
| Courtesy Pay | \$33.00 | Each |
| Returned Check You Deposited or Cashed | \$10.00 | Each |
| Foreign Check Item Processing | \$25.00 | Each |
| Stop Payments: | | |
| All Stop Payments | \$33.00 | Each |
| Other Services: | | |
| Account Reopening Fee (if reopened within 90 days of closing) | \$20.00 | |
| Replacement Copy of Month-end Statement | \$5.00 | per statement |
| Account Research/Reconciliation | \$20.00 | per hour |
| Reg D Fee (information) | \$10.00 | Each (See information) |
| Account Service Fee | | |
| Primary Share Account | \$5.95 | per month |
| Account Service Fee Rebate | | |
| Primary Share Account IF | \$5.95 | per month |
| •Average daily total balance of all of Primary member's CU services (excluding 1st mortgages, Visas & student loans) > \$5000 OR •Primary member < 22 yrs. old OR •Primary account open < 12 mos. OR •Golden Apple member | | |
| Paper Statement Fee | \$1.95 | per statement |
| •Not applicable if member signs up to receive only e-statements | | |



Don Weindorff
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- Pre-Approval Made FAST and EASY
- No Points
- No Origination Fee
- No Pre-Payment Penalty
- Home Rebate Program*

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*Rebate provided by CU Realty Services Inc. FirstDay FCU is in partnership with CU Realty Services, Inc.



Tracey Carillo
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Reg CC

The credit union's Funds Availability policy has changed due to the Federal Reserve Board's announcement that there will only be a single check processing region in 2010. As a result of these actions, there will no longer be any checks that will be considered non-local, thus reducing the number of days a hold may be placed on a check. See your local branch office for more details.

Congratulations to FirstDay Member Judy Hennessey

FirstDay member, Judy Hennessey, was featured in a Dayton Daily News article on November 22nd honoring the year's ten top women. Congratulations Judy!

My First Day Annual Meeting

Saturday, March 27, 2010 from 10 a.m. until 11:30 a.m. at the Presidential Banquet Center in Kettering
 Cost: \$8.00 for Golden Apple Members, \$10.00 for Members, \$25.00 for Non-Members.
 To RSVP or for additional information call 937-222-4546

To attend, please complete this form and drop it by one of our offices, or mail it to address below.

| Name | Account# | Golden Apple Member \$8 | Member \$10 | Non Member \$25 |
|------|----------|-------------------------|-------------|-----------------|
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Please deduct \$_____ from account number _____ to cover the cost of the above annual meeting tickets.

Make Check Payable to and Mail Check to: FirstDay FCU
 FirstDay FCU . Attn: Rebecca Siciarz . P.O. Box 407 . Dayton, OH 45405