

fastforward

Forward Financial

Credit Union serves nearly 10,000 members in Northeast Wisconsin and the Upper Peninsula of Michigan.

Since 1948 we've been providing our members with convenient, quality, financial services capable of meeting their needs of today as well as tomorrow.

If you're looking for a financial institution with the resources to help nurture your dreams, you've come to the right place.



NIAGARA

1250 Roosevelt Road
P O Box 48
Niagara, WI 54151
Phone: 715-251-4546
Fax: 715-251-4535

PEMBINE

W8044 Cemetery Road
PO Box 189
Pembine, WI 54156
Phone: 715-324-6801
Fax: 715-324-6804

MARINETTE

1700 Stephenson Street
Marinette, WI 54143
Phone: 715-732-2840
Fax: 715-732-2848

TOLL-FREE

877-330-FFCU

ONLINE BANKING

www.forwardfcu.com

TOUCH TONE TELLER

715-251-1820
TOLL-FREE: 866-407-1481



Denise J. Sauld
Vice President of Financial Services

Dear Members,

This has been a very exciting time for Forward Financial Credit Union. We broke ground on our newest branch to be located in Iron Mountain, MI next to Wal-Mart on September 27, 2007. The 3 unit complex will be home to Goodwill Industries, MC Sports, and Forward Financial Credit Union. With the addition of this convenient location, we are able to improve our service to our members in the Iron Mountain and surrounding area.

Forward Financial Credit Union originated in 1948 as Niagara Papermill Employees Credit Union. Expansions of membership areas over the years have brought on a need for a new name, new products, services, and locations.

Brad Houle, President and CEO of Forward Financial Credit Union, acquired the property and spear headed the project with Tom Moyle, President and CEO, of Moyle Development.

Rob Langsford, a native of Iron Mountain, Michigan will be our new branch manager at the Iron Mountain location. Rob will also be in charge of business development for all Forward Financial Credit Union locations.

Projected to open in Spring 2008, we look forward to serving you at our new branch office in Iron Mountain as well as our offices in Niagara, Pembine, and Marinette.

I would like to wish everyone a happy and prosperous New Year. We are looking FORWARD to serving you.

**Opening in the Spring of 2008
Iron Mountain branch office**





Congratulations to Bernadette Seidel winner of our last Fast Cash Drawing

Fast Cash Drawing

We are giving away \$100 CASH in our Fast Cash Give-A-Way! Return this certificate to us by March 31 2008 to be in on the drawing. Best of Luck! Only one entry per account; Must be 18 years or older to participate

Name	Address	Phone	Account

Stop, Stop, Stop

Direct Deposit, Tax Returns, WEB Payments, Phone Payments
Please provide correct account numbers to insure your electronic processing

For Example# account 55913-8 should appear as 559138 (No dash No space)
You Specify Checking or Savings

IRA Reminder

It is not too late to contribute to your 2007 Individual Retirement Account (also known as an IRA)

Calendar of Events

Feb. 10th

Sunday

6:30 - 8:00 p.m.

Prom Style Show

Forward Financial Credit Union Niagara Lobby

Mar. 1st

Saturday

9 -12 noon

Women's Financial Seminar

**Pine Grove Country Club
Brunch served**

Limited Seating

Tickets for these events available at
Forward Financial & Julia Rose Creations

Financial Seminar Testimonial's

Saturday March 01, Pine Grove Country Club

9-12noon Brunch Served

Sharon Ponzio
President of Zonta
Owner Julia Rose Creations

"Wonderful seminar well presented very, very informational. Mary Jo was exceptional for any age, or any business. Detailed facts about what you should know. MaryJo Werner, has great information to anyone for all different financial decisions that we in our daily lives have to make."

Carol Ries
Personal Services Supervisor
Grede Foundries

"The decision I made to attend The Women's Financial Seminar presented by Forward Financial Credit Union & Zonta Club was one I knew was right from the start. The presenter Mary Jo Werner was very knowledgeable and informative. The half day was fast paced, and much to my delight started and ended right on schedule.

Mary Jo Werner provided a take home packet of the material she presented that prompted me to go home and review my own personal financial security ranging from my current vehicle insurance deductible to retirement planning.

Spend the investment of your time and plan to attend, the short morning session it will provide returns that far exceed your expectations."



Mary Jo Werner JD/CPA
Wipifli LL
La Crosse WI.

Sponsored by
Forward Financial Credit Union
Iron Mountain Kingsford Zonta Club

\$5.00 admission ticket could change your life's finances