



FIRST ENTERTAINMENT CREDIT UNION

the Show

ISSUE THIRTY-TWO



35°
Brrrrrrr!

PROFILE
Steven Anastasi
Mr. Freeze (Almost)
Member since 1992

PRESIDENT'S MESSAGE



Free Checking & Debit Card, First Entertainment's Dynamic Duo.

First off, please take a moment to pat yourself on the back for having the very good sense to belong to a Credit Union. Second, congratulate yourself again for selecting First Entertainment Credit Union as your Credit Union of choice. Upon learning that The Wall Street Journal recently reported that some US Banks are beginning to implement monthly fees for debit card usage, I just couldn't help but reflect on the significance of your smart choices.

Wow – a fee for using your debit card for purchases (and in some cases, even a fee for simply possessing a debit card) – what will these banks come up with next! Most large banks have already done away with free checking and now they are desperately looking for ways to squeeze additional fees out of consumers to counter the new regulations imposed by the government that were designed to protect us all from bank's abusive fees. Hmmm.

Well luckily, most credit union members do not have to worry about this craziness. Here at First Entertainment Credit Union, things are different. We focus our efforts on trying to create value for our members and looking for ways to save our members money – I mean, it's literally a whole different world compared to banks. AND, we are proud to say, Free Checking and Free Debit Card usage is alive and well here at First Entertainment.

But that's not all that's different here. Take our First500 account for example – rather than take the typical approach of only rewarding high interest to people with sky-high savings, we reward our members with a jaw-dropping 5% APY* on the first \$500 on deposit in their account. All you have to do is take advantage of our checking accounts with eStatements, and then match it up with one of our other convenience-oriented benefits by choosing free online Billp@yer or Direct Deposit.

Free Checking with eStatements, No Fee Debit Cards (I can't believe I even have to say that), First500, Free online Billp@ayer and Direct Deposit ... these distinctions represent REAL CONVENIENCE and REAL SAVINGS for our members – a dynamic duo of value. Something we are proud to deliver to our hard-working members. But let's not keep First Entertainment a secret, please tell your friends, family, neighbors and co-workers about the First Entertainment difference and encourage them to join so that they too can enjoy the benefits of not having to bank with a bank.

Charles A. Bruen
President/CEO

LOCATIONS

HOURS

ALL BRANCHES: M-Th 8:30 am to 5:00 pm
Fri 8:30 am to 6:00 pm

BURBANK, ENCINO, MIRACLE MILE,
SANTA CLARITA & STUDIO CITY BRANCHES:
Sat 9:00 am to 2:00 pm

MAIN OFFICE

6735 Forest Lawn Dr., Hollywood

BURBANK

2520 Olive Ave.

CULVER CITY

Sony Pictures Plaza
10000 West Washington Blvd.

ENCINO

17656 Ventura Blvd.

MIRACLE MILE

5750 Wilshire Blvd.

PARAMOUNT STUDIOS

Mae West Building
(This branch restricted to individuals with studio lot access.)

SANTA CLARITA

27093 McBean Parkway

SANTA MONICA

2425 Colorado Ave.

STUDIO CITY

4067 Laurel Canyon Blvd.

WARNER BROS. STUDIOS

Building 19
(This branch restricted to individuals with studio lot access.)

First Entertainment

TOLL FREE: 888.800.3328

www.firstent.org • mail@firstent.org



www.facebook.com/
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Autoland Auto Buying Service

3 2 3 . 8 4 5 . 4 4 3 6

Armstrong & Associates Insurance Services

3 2 3 . 8 4 5 . 4 4 8 9

First Entertainment Investment Services

3 2 3 . 8 4 5 . 4 4 3 4



Cover Photo: Tom Keller Photography. The information in *the Show* is as current as possible. However, the credit union reserves the right to add, change or delete services and all rates and terms are subject to change without notice. *the Show* is published quarterly by First Entertainment Credit Union. Questions or comments should be directed to: Roy MacKinnon, Vice President Marketing • rmack@firstent.org

Steven Anastasi



Vice President of Entertainment Media Archives
Warner Bros.

Member
• First Entertainment Credit Union (19 years)

PRO

“

I've had term saving certificates, money markets, savings accounts, checking accounts – even both of my kids have accounts in the credit union.

”

As Vice President of Entertainment Media Archives, for Warner Bros. Technical Operations, Steven Anastasi has a really cool job. Literally. It's 35 degrees in the film vaults he oversees for Warner Bros. Steven is responsible for the whereabouts, preservation and protection of more than 6,000 feature films, millions of film reels, 10 million stills, 20,000 comic books and thousands of television episodes.

Warner Bros. owns the world's largest entertainment library and is dedicated to its film preservation. Each year, more feature films, TV episodes and stills pile in. On top of this are occasional buried-treasure historic finds. "A couple of months ago, a lot of titles were found in Russia," Steven says. "They were on nitrate and in good condition. These are titles that the film industry thought were lost. Same thing happened in New Zealand a couple of months ago, too."

How do priceless film treasures suddenly pop up across the globe? "In the old days when the films used to circulate, the last stop kept them. They never came back. There was no aftermarket; no home video or anything like that. So once the theatrical run was done, the studios didn't really care what happened with the inventory. That all changed with television and home video. They needed content for these markets and began to save everything for future use. But that's why a lot of the original negatives don't exist. They were destroyed or they were sent out to facilities in Europe."

Rounding up assets represents a fraction of what Steven and his dedicated staff deal with. "What is it? Where is it? Is it protected?" is their mantra, as they painstakingly inspect, preserve, migrate, catalog, transport and secure the assets. "When we talk about preservation, there is the actual lab work and the dedicated people who work tirelessly on jobs that can be quite tedious (even dirty). And just as important is separating the elements across the country so we have full risk management. If we keep an original in Los Angeles, we back it up somewhere else, like the East Coast." The storage details sound like something from a blockbuster thriller, complete with guards, key-card authorization, storage 650 feet below ground in the salt mines of Kansas, and multiple vaults in limestone mountains.

Keeping track of the inventory reflects the ultimate mastery of minutiae. "We have a global database. We know where everything is; everything is scanned in real time. The database has shipping, receiving, and vault management as well as a full

metadata title search. If I pull up *Casablanca*, I see everything that I have for *Casablanca* throughout the world." Right now, the biggest challenge facing Steven, his teams – and the entire industry – is "born digital" productions. "Digital productions are probably the biggest single change in this industry since the introduction of sound. Both from the way it's captured and the way we have to archive it. There's really no method to preserve it for an extensive period of time. If I make a new film and put it in cold storage, I don't have to worry about it for 100 years. With digital, it's every 10 years."

Exacerbating the challenge is the inability to see anything. "It's all data. With film, I can hold it up and do a frame-by-frame comparison. But this is all data. So you have to run computer programming to make sure you get all the information. In order to see the images I have to restore the whole thing, and convert it to a file type that I can view on a monitor. So the biggest challenge is the migrations." The other challenge is volume; filmmakers often shoot more or leave the camera running. "We're getting a lot more data to deal with." And while the digital world is young, preservation is already in a race against time. "We've had digital features since 1999, so we're already past the 10-year window."

As an expert on keeping assets safe, Steven opts to stash cash at First Entertainment Credit Union. With the support of his wife and family, they made the move to California from New York in 1993. At the time, Steven worked for Turner Broadcasting (prior to Time-Warner purchasing the company, which is when his tenure at Warner Bros. began). "My bosses at Turner said, 'Join First Entertainment.' So I did, and have been a member ever since." Steven takes advantage of multiple products and services. "I bought my first new car using the loan program that offers special deals just for First Entertainment members at certain dealerships. I've had term saving certificates, money markets, savings accounts, checking accounts – even both of my kids have accounts at the credit union."

"I like that it represents the industry, and that there are plenty of locations. We even have one on the Warner Bros. lot, which is great. So the locations are really a plus. And the people are always nice."

Thank you, Steven, for choosing us as your vault away from vault. We promise to protect your assets with the same level of preservation dedication!

Visit the Warner Archive website at warnerarchive.com, which is a site to purchase films that might not be available otherwise.

Direct Deposit

The fastest way to refuel your cash tank.

If you don't have Direct Deposit yet, you're missing out on one of banking's greatest pleasures. The sheer magic of having your account refill itself should be enough of a draw, but the benefits don't stop there.

You get same-day access to your funds, your bankroll arrives ready to roll.

- You can deposit any recurring check. Payroll, Social Security, Pension, whatever you like. If it arrives regularly, it can take the fast lane to your account.
- Direct Deposit is one of the benefits that make you eligible for First500, the amazing 5% APY earned on the first \$500 in your account.
- Your To-Do List officially gets one item shorter. One less errand. One less papery-thing to forget. One less roadblock to free time.



More than

28,000 ATMs in Your Wallet.

Talk About Financial Freedom.

There's something strange about the idea of paying to get your own money out of your own account. What, huh? A toll to get what's yours? Even more bizarre is that people put up with these surcharge shenanigans every day. Not so at First Entertainment. We, along with all of our cooperating credit union kin, have teamed up with a network of surcharge-free ATMs. The **CO-OP Network** is a mighty army of more than 28,000 ATMs linked together nationwide in a friendly financial free-for-all. Surcharge-free for all ... First Entertainment members that is. All of these ATMs are ready, willing and able to give you your money just the way you like it. Free. With more than 5,500 of them in 7-Eleven® stores, when you pull over for a Slurpee®, you can dish up money without a chilly surcharge. Best of all, you can find these money managers using our Mobile Banking Apps. Or if the mobile life doesn't suit you, just look them up at www.firstent.org. Talk about convenient!

No Wrapping

Please support our annual Toys for Tots Drive

Children believe that the Holidays are a special time of the year; a time when wishes and dreams come true, and wonderful things are supposed to happen. And that's a good thing. You know what else is a good thing? Our annual Toys for Tots drive! Your donations ensure that children in need can go right on believing in all that's special

TOYS FOR TOTS

REQUIRED!

about the Holidays. It's easy to help and it'll make you believe as well. Just bring a new, unwrapped toy (or toys!) to any branch on or before Wednesday, December 14th and we'll take care of the rest. One thing we can guarantee – this year, some child's holiday will be special ... thanks to you.

The drive starts in October and runs through December 14th Just look for the donation boxes in any of our branch lobbies.



THIS

is Your Mother

We just told her your **First500** account isn't earning **5% APY** yet.



Invested with Ease



Infested with Fees

Our checking accounts bring hope to a fee-bitten world.

A lot of checking accounts out there are becoming infested with fees. If you're not checking with First Entertainment, check your checking. Did your "FREE" checking lose its "R"? Not to worry. We've got great accounts that will put the "R" back in free – and money back in your pocket. Three types, different hypotheses. See what's right for you!

Value Checking

This classic money-minder is a member favorite. No fuss, no frills, just a pleasant checking experience.

- It's free. No monthly service fee. No catch, no hidden gotchas.
- Balance dip to a limbo low? No problem. With no minimum monthly balance, Value Checking handles highs and lows with equal grace.
- This account does not earn dividends. (But hey, the money saved by not paying a fee counts for something, right?)

Advantage Checking

If you want to earn dividends while enjoying the ability to scribble checks, give yourself the Advantage. This account is ready to get to work.

- Your balance earns income on every dollar. And cent.
- Dividends are clearly itemized on your statements.
- Service fee waived as long as you maintain the monthly minimum balances.*

Teen Checking

One never forgets their first dog, first car or First Entertainment Teen Checking Account. Members 13 to 17 can set new trends in sound financial management (and look cool with their own checkbook).†

- There's no monthly service fee. Honestly, taking from young people learning to manage money seems kind of mean.

- Babysitting jobs hit a lull? No yard work income this month? Don't worry. There's no minimum balance requirement. We're not going to make their balance even lower.
- Teens get free access to CU.online, the credit union's home banking program. With Internet access and eStatements, these accounts qualify for the enviable 5% APY on the first \$500, thanks to First500 Savings. That's an unheard of grown-up yield for a youth account.
- Members 16 to 17 can also qualify for a Debit Card. That's some serious mall cred.

A Bonanza of Benefits

All of our Checking Accounts are brimming with "but wait, there's more" perks. See what this banking buffet offers:

- Free first order of checks. They're carbonless and stylish to boot.
- Overdraft Protection Option. You might never need overdraft, but isn't it nice to have options?
- CU.online and Billp@yer give you account access 24/7 allowing you to pay your monthly bills online.
- Our Debit Card gives you VIP opportunities. The card looks like a Visa®, acts like a Debit, travels the world with ease, and plays nice with 28,000 surcharge-free CO-OP ATMs, including over 5,500 at 7-Eleven® stores.

With so much to gain, our Checking Accounts are no-brainer financial decisions. If you or someone you know needs a checking boost, call or stop by a branch. We'll get everything checked out for good.

*To avoid a monthly service fee, a minimum daily checking account balance of \$1,000 or a combined minimum daily balance of \$4,000 between checking and savings accounts is required. †Teen Checking requires a parent/guardian as joint owner. Joint owner must qualify for an Advantage or Value Checking Account in their own right. If the joint owner has a First Entertainment Checking Account, it must be maintained in good standing. Teen Checking Accounts have a minimum opening deposit of \$1.00, do not earn dividends, and have no minimum balance requirement. First box of Hollywood Dreams Checks are FREE upon opening either a Value Checking, Teen Checking, or Advantage Checking Account.



THIS

is Your Father

He just got an earful from your mother cause you're not getting your **First500** benefits.



THIS

is Your Sister

She's got **5% APY** on her savings.



What a YEAR it's Been

If you're someone who enjoys extreme roller coasters,

bungee jumping or skydiving, the last few months must have sent your adrenaline into high gear. But if you're like lots of readers of *the Show*, you'll have spent many hours reflecting, wondering and even cursing the day you ever decided that the stock market was for you.

Well, it's my hope that this article finds you grounded in your investment values and even more optimistic about the future – and here's why.

In August, I attended an intense week in Chicago at the LPL Financial National Education Conference. What is normally an ordinary gathering of economists, strategists, thought leaders and champions of industry, became a lightning rod for information and knowledge as markets bounced wildly throughout

the day. Many ideas were put forward, examined and debated. The result? I left the conference with a clear sense of optimism and direction, more committed than ever in helping you achieve your financial goals and objectives.

Given that uncertainty and volatility will remain in the markets for the foreseeable future, I've gathered some tips to help you strengthen your financial position:

Review your short and long term goals. Make sure the money invested for the short term is kept in savings, money markets and term share certificates. It's also a good idea to insure that your long term goals still have the proper investments allocated to them in order to help you achieve those goals.

Make sure that you have adequate liquid resources to meet your month to month expenses. You don't want to

withdraw money from an investment that has lost money in order to pay your bills. If you do that, the portion of the investment withdrawn will never have a chance to recoup its loss.

Use this time to consider adding to your portfolio; if you've got money available. It's been said a thousand times; "Buy low and sell high"! It's smart to add money to your investments when you can buy at lower prices because you can get more "bang for your buck."

Explore rebalancing your 401k, and other retirement plans. If some of your investments have lost more than others, it may make sense to move money from cash or stable bond funds to the funds that have been hit the hardest. WHY? Again "Buy Low, Sell High."

Have faith in the fabric of America; the strongest and most influential country in the world. Investments have weathered

many financial storms. In the last 25 years, we witnessed the crash of October 1987, the 2000 Tech bubble, 9-11-2001, and the debacle of 2008. Yet, the market keeps moving on, allowing people to still fulfill their dreams. Stand fast!

One of the best quotes that I heard during the week came from LPL Financial's Chief Investment Officer, Burt White; "Markets are like a fun house. They are designed to be illusions that play with your mind. In the end, rational minds prevail." As always, I'm here to guide you through the smoke and mirrors and help you see past the illusions to focus on a clearer future. Ready to start? Give me a call at **323.845.4434** or email me at **jeffre.stjohn@lpl.com** to set up a free 30-minute consultation.

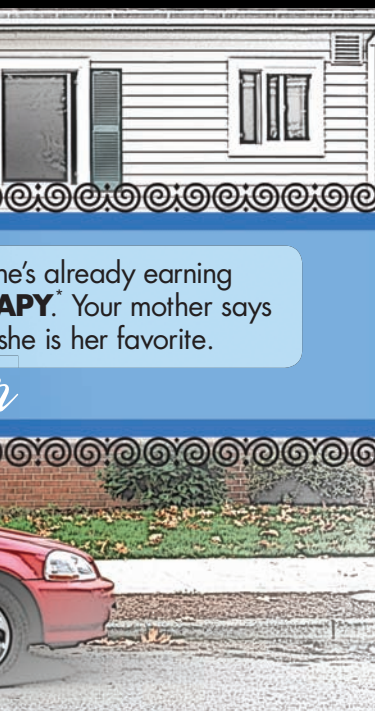
Jeffre St. John
CFP®, LPL Financial Advisor
First Entertainment Investment Services

The opinions voiced in this material are for general information only and are not intended to provide specific advice or recommendations for any individual. To determine which investment(s) and strategies may be appropriate for you, consult your financial and/or tax advisor prior to investing.

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Not NCUA Insured. No Credit Union Guarantee. May Lose Value.

First Entertainment Credit Union is not a registered broker/dealer and is not affiliated with LPL Financial. LPL Financial Advisors do not offer tax advice. Please consult a tax professional.



FIRST500 MAKES SENSE & MOM KNOWS IT.



Ask how you can earn **5% APY*** today.

*APY = Annual Percentage Yield. The APY for an account balance up to \$500 in a First500 account will be 5.00% APY when member has a First Entertainment Checking Account and has requested eStatements only (Member must discontinue receipt of paper statements). Member must also have either active online Billp@yer service or Direct Deposit. Active is defined as one transaction every 90 days for either service. First500 Youth Accounts will earn 5.00% APY on account balances up to \$500 with Internet access and eStatement only. Balances above \$500 in qualifying accounts and any balance in a non-qualifying First500 Account will earn the First500 Savings Base Rate. One First500 Account per Social Security Number. Rates subject to change without notice.



Members Applaud Encino (Literally)!

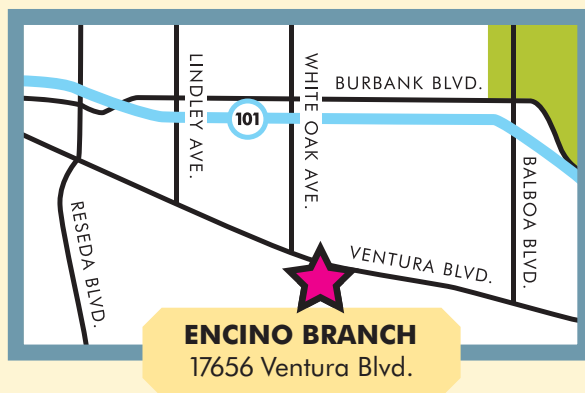
One of the primary "truths" in business is that location is key. Here at First Entertainment Credit Union, we've followed that truth, deliberately placing our branches near where our membership work and live, insuring that our members receive the most convenient service possible. And now, we've done it again ...

Our new Encino Branch is located at 17656 Ventura Blvd., near the corner of White Oak and Ventura Blvd.

We opened our doors at the beginning of August and while we can't put a branch in every neighborhood, our Valley members are now benefiting from our first branch west of the 405. No more having to drive all the way to Studio City – unless you really want to! Besides location, here's some of the other Encino branch perks waiting for you ...

- Open Saturdays from 9:00 AM to 2:00 PM.
- ATM located right outside the branch, available 24/7.
- Free gourmet coffee right in our lobby!
- Free Wi-Fi on the way.

And that's not all! With the extra room afforded by this location, we've even got some special destinations in our lobby waiting for you. A "Smart Bar," an eServices demo counter and even a designated Real Estate office where members can schedule Real Estate appointments to save a drive into Hollywood. In the 1989 Kevin Costner film *Field of Dreams*, location was a big plot point and the take-away line was, "If you build it, they will come." Well, you asked for it, we built it, the rest is up to you – see you there soon!



Love YOUR FAMILY, SHARE YOUR CREDIT UNION

Why share? Think about it. You're a First Entertainment member and you enjoy our many locations, over 28,000 surcharge-free ATMs, convenient services and great rates. Doesn't it just seem to make sense to share those? After all, the more members we have using credit union services, the more services we can offer, and that in turn, helps everyone.

Worried that your family can't join because they don't work in the Industry? Well, worry no more! First Entertainment's **Family Membership** entitles your relatives to join, gaining access to all our services, including loans. The only requirement? That they're a relative by blood or marriage, the foster and adopted children, or domestic partners of a primary credit union member.

Now, we know you like your credit union, and we're pretty sure you like your family. So why not play matchmaker and introduce us? Just call **888.800.3328** to have us send them a New Member Kit or better yet, bring your relatives into one of our branches and show them what they've been missing!

092311



Federally Insured by NCUA
up to at least \$250,000

An Alternative Way to Bank



Just in Time for the Holidays ...

Make Us Smile Win Cool Stuff!



{ Enter Our 16th Annual Holiday Card Art Contest }

Around the holidays, a smile can mean a lot of things. You may smile at something funny or heart-warming, when remembering something personal, or when you have something you're bursting to share with the world. Maybe you're just smiling because it IS the holidays. Well, as we seek out the art for this year's **First Entertainment Credit Union Holiday Card**, we want you to make US smile by showing us all the things that make **YOU** smile during the holidays.

Interested? Here's how you enter:

- Card art should toast the season and reflect our unique membership. Please keep in mind that our membership is wide and varied so we're looking for general appeal.
- Use any medium (pencils, brush, photography, charcoal, ink, paint, computer graphics – heck, even finger-paint or potato stamps work for us!)

- Contest open to all Firstent members (of any age, kids included); **non-member entries will not be judged (please note: this includes your kids if they're not members in their own right).**
- Send us your original artwork only, on plain white paper, no larger than 8.5x11" (finished card size will be 5x7"). Please DO NOT mount or frame artwork as we'll need to scan the winning entry.
- Bring into any branch or mail entries flat (do not fold) to ...
First Entertainment Credit Union
Attn: Holiday Art Contest
6735 Forest Lawn Dr.
Hollywood, CA 90068.
- **Deadline for submission is November 14, 2011.**



What You'll Win (besides our thanks & everlasting fame & glory?)

- 1st Place – Your art will be used for the card cover and you'll receive an artist credit in card. You'll also be mentioned in *the Show ...* and you'll get a **\$200 US Savings Bond!**
- 2nd Place – \$100 US Savings Bond
- 3rd Place – \$50 US Savings Bond

So what are you waiting for? Start creating! We're looking forward to seeing artwork from all our members, both young and old. And you never know ... maybe it will be your artwork that ends up bringing a smile to someone this holiday season.



TELL ME MORE ABOUT

SAVINGS

- First500, Money Market Accounts & Term Savings Certificates
- Checking Services & Debit Card
- IRAs & Health Savings Accounts

LOANS

- Vehicle, Personal & Secured Loans
- Home Purchase, Refinance & Home Equity Loans

ESERVICES

- Online Banking
- Mobile Banking
- Online Billpay
- Electronic Statements
- Email Alerts

OTHER SERVICES

- Family Membership
- Financial Planning
- Deposit by Mail Envelopes
- Travel Services
- Theme Park Discounts
- Discount Legal Services

..... For materials, email marketing@firstent.org. Include your full name and mailing address.

HOLIDAY HOURS

First Entertainment will be closed in observance of the following holidays:

Friday, November 11th, Veterans Day
Thursday, November 24th, Thanksgiving Day

Monday, December 26th, Christmas Day (observed)
Monday, January 2nd, New Year's Day (observed)

WWW.FIRSTENT.ORG
888.800.3328