



## 84th Annual Meeting

Family First CU would like to thank all of our Board of Directors, Credit and Supervisory Committee members, past and present for all of the time and energy they have volunteered; while focusing on making Family First CU a trusted partner for our members. We greatly appreciate the time and effort put forth to helping make Family First continue to prosper. Election results will be posted in the next newsletter.

Thank you to all those who attended our 84th Annual Meeting held at the Horizon's Conference Center on March 18, 2023.



**989.759.1686**

Toll Free: 800.580.0330



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**www.fam1st.com**  
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## DEBIT CARD UPGRADE

Thank you to all of our members for their patience during our Debit Card system upgrade in February. Our upgrade was successful and all cardholders will be upgraded to the new cards with tap-to-pay features as their cards expire. Ready for a new card sooner? Ask about upgrading today!

## CREDIT CARD UPGRADE

On May 22, 2023 Family First CU will be upgrading our Credit Card system. If you currently have a Family First VISA Credit Card you will be receiving a new card in the mail. All Family First VISA Credit Card holders will be issued a new card prior to 5/22/2023.

**Important information:** you must discontinue the use of your old card on 5/22/2023. You may then activate your new FFCU VISA Platinum Credit Card on 5/22/2023. Please remember to sign the back of your card before using and notify all automatic payment merchants of your new card information.

Want to set up your pin? Call 1-800-352-8781 to select your custom pin.

**Don't already have a FFCU VISA Credit Card? Apply today or ask how a Shared Secured VISA Credit Card can help establish or rebuild your credit!**

## April is Youth Month

This April, we're celebrating our Youth and how to help them reach their dreams of a happy future. Some of those dreams may require money to come true. How do you help your children achieve their dreams? One way is to help them learn how to save their money. Open a Savings Account with as little as \$5.00 and encourage your child to make regular small deposits. Even better, we will match your first deposit up to \$25.00 for all new youth accounts. Our Youth CD is a great way to make that start for them with a low \$100 minimum deposit. What's even better is they are able to keep saving with their Youth CD until they are 23 years old! The short 4-month term allows for access several times during the year for college expenses, or to make an additional deposit to your CD upon maturity. Stop by today to take advantage of this great saving opportunity!

Youth CD restrictions: Limit one Youth CD per member account, minimum deposit \$100 – maximum deposit \$2,000. For members 23 years or younger.



**Jessica - 16 Years**

MSR Supervisor

**Michele - 8 Years**

Loan Officer

**Naomi - 6 Years**

MSR Supervisor

**Amanda - 7 Years**

Collections Manager

**Carey - 19 Years**

MSR Supervisor

**Paula - 19 Years**

Loan Officer





**Ready for a new ride?**  
**Take advantage of our**  
**lowest auto rates of**  
**the year!**  
**Go to [Fam1st.com](http://Fam1st.com) to**  
**see our best auto loan**  
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## Summer Skip Pay is BACK!

Put a little extra money towards your plans for summer fun and Skip\* your June loan payment(s). Complete your application and return with the \$35 processing fee for each skipped loan, before your June due date.

\*Loans continue to accrue interest during this period and the term of the loan is extended by one month. Not all loans are eligible for a skip pay, see credit union for details.



### Celebrate Earth Day with us!

Keep an eye on in branch signage, and on our social media for special giveaways for our Family First CU members this April. **We are eager to help you and your family... GROW.**

### Alerts

To prevent fraud it is important that you keep your contact information up to date with the credit union (home, work and cell phone numbers) so we may contact you by text or phone to verify suspicious activity on your credit or debit card.

Traveling? Please call the credit union to let the debit/credit card department know the dates of travel for uninterrupted use of your FFCU Debit & Credit Cards.

Please Note: If your travel takes you outside of the United States, please contact the credit union for International use.

## Scams targeting older adults.

**Family First Credit Union wants to remind our members that there are many scams that specifically target older adults. Please read some tips we found at [mycreditunion.gov](http://mycreditunion.gov) to keep yourself safe.**

The elderly are the fastest growing segment of our society and they are also an important part of our country's economy. America's growing older adult population is uniquely vulnerable to a broad range of exploitation and abuse. Financial crimes in particular are targeted at older adults with alarming frequency, and are all too often successful.

### You can avoid being scammed by:

- Recognize scam attempts and end all communication with the perpetrator.
- Search online for the contact information (name, email, phone number, addresses) and the proposed offer. Other people have likely posted information online about individuals and businesses trying to run scams.
- Resist the pressure to act quickly. Scammers create a sense of urgency to produce fear and lure victims into immediate action. Call the police immediately if you feel there is a danger to yourself or a loved one.
- Be cautious of unsolicited phone calls, mailings, and door-to-door services offers.
- Never give or send any personally identifiable information, money, jewelry, gift cards, checks, or wire information to unverified people or businesses.

### Holiday Closings

#### Memorial Day

Saturday, May 27

Monday, May 29

Juneteenth

Saturday, June 17

Monday, June 19

#### Independence Day

Tuesday, July 4



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