



# Family First Credit Union

## Connection

First Quarter 2019

# 80 Celebrating YEARS

1939 - 2019

Family First  
Credit Union

*Thank you for being a part of our Family!*

Saginaw Municipal Employees Credit Union originated in 1939 as a financial institution serving the municipal employees of the City of Saginaw and their families. In 2004, we petitioned for a change allowing us to open our membership to anyone living, working or worshipping in Saginaw & Bay Counties, changed our name to Family First Credit Union and opened our Freeland branch office. We have since expanded our membership to those in Midland and Genesee Counties and opened our third branch located in Kochville in 2013.

During our first year of business, we ended 1939 with \$3,855.45 in assets, to over \$76 million at the end of our 79th year. We would like to thank each one of our members for placing their confidence in us. We look forward to you helping our family grow!

Why pay more than you need to? After the Holidays is a great time to consolidate your higher rate credit cards and transfer the balances to your FFCU VISA Credit Card and have one easy payment! Watch for your next FFCU VISA Credit Statement for a **Balance Transfer** offer at **2.99% APR** for **6 months**. Balance transfers are quick and easy and will save you money!

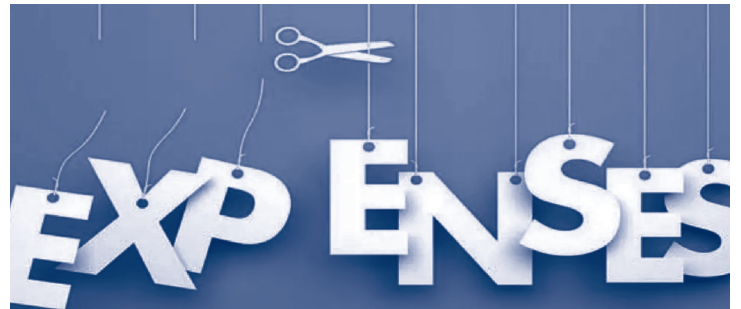


Don't already have a FFCU VISA Credit Card? Apply today and start saving with affordable rates starting at 8.90% APR\*, and earn ScoreCard Rewards on all your purchases! If you have a less than perfect credit score no need to worry! We also do Share Secured VISA Credit Cards where you can secure funds you have on deposit for a small credit limit and work on rebuilding or establishing a credit score. Stop in and speak with one of our Loan Officers today!

\*APR=Annual Percentage Rate. Rates listed represent our best rate, and is subject to credit approval and other restrictions. Not all members will qualify. To determine your rate, please contact the credit union.

## Annual Meeting Date

Please mark your calendar to join us for a very special 80th Annual Meeting on Saturday, March 2, 2019. Join us for our business program, dinner and prizes! There is no cost for this meeting, but seating will be limited to the first 200 members to RSVP. An invitation will be mailed out to 80 of our oldest accounts. More information to come!



## Looking to reduce monthly expenses?

Most of us could use extra money each month; especially after the holidays. Alleviate the stress of multiple monthly payments by talking with one of our Loan Officers. They will be able to evaluate your monthly loan, credit card, or department store account payments; and see how we can help to reduce your monthly payment amount with our **Debt Consolidation loan as low as 7.74% APR**.

## Save Money While Earning Chances to Win Cash Prizes!

Family First Credit Union wants to reward our members for saving more of their hard-earned money, and we can't think of a better way than with more cash. When you participate in Save to Win, every time you make deposits to your Save to Win CD totaling \$25, you'll be entered in the monthly and quarterly prize drawings – and best of all, it's free!

All of the money that piles up in your Save to Win account is yours to keep along with the interest you earned, so there's never been a better time to get the ball rolling on your savings plan. With nothing to lose and everything to win, it's time to Save to Win.

**Talk to a Member Service Representative to open your Save to Win account and start saving today.**

# \$SAVE TO WIN



### **BUSINESS HOURS**

Saginaw  
Mon. Tue. Wed. Thurs  
9 a.m. - 5 p.m.

Friday  
8:30 a.m. - 6 p.m.

No Saturday Hours

Freeland  
Mon. Tue. Wed. Thurs  
9 a.m. - 5 p.m.

Friday  
9 a.m. - 6 p.m.

No Saturday Hours

Kochville  
Mon. Tue. Wed. Thurs  
9 a.m. - 5 p.m.

Friday  
9 a.m. - 6 p.m.

Saturday  
9 a.m. - 1 p.m.

### **PHONE NUMBERS**

Saginaw Office:  
989.759.1686

Freeland Office:  
989.695.5144

Kochville Office:  
989.746.7100

Toll Free:  
800.580.0330

Visit us online at  
[www.fam1st.com](http://www.fam1st.com)

### **MOBILE BANKING**

Search: TouchBanking  
App Code: Fam1stCU



@Fam1stCU



## Nominations for Upcoming Annual Meeting

This year we have two positions each for the Board of Directors, Supervisory Committee and Credit Committee. If you are interested in serving the Credit Union in a voluntary position, please contact 759.1686 ext. 425; no later than February 1, 2019.

**Board of Directors** – The Board of Directors governs the operations of the Credit Union. They approve the rates of interest that are charged on loans to members and approve the terms and dividend rates paid on deposits.

**Supervisory Committee** – The Supervisory Committee performs a monthly review of new accounts and loans for all offices. They are also responsible to make, or cause to be made, a comprehensive financial audit of the Credit Union’s financial records at least annually and must report the results of the financial audit to the members at the Annual Meeting.

**Credit Committee** – The Credit Committee performs a review of loans that have been approved by Loan Officers or by the Loan Committee. They are also responsible for documenting all of the loan activities of the credit union.

## IRA Update

The Treasury Department has increased the 2019 IRA contribution limit to \$6,000. The catch-up amount for those 50 years & older remains at \$1,000. Remember, you have until April 15, 2019 to make 2018 IRA contributions. Stop in and open your IRA Savings or Certificate of Deposit today!

*\*Please contact your tax preparer for advice and additional information.*

## Mobile Banking

Have you signed up for our Mobile Banking App? Download the app from the App Store or Google Play by searching:

**TouchBanking**  
**App Code: FAM1STCU**

To use mobile banking, you must be registered for online banking with Netbranch. Using your FFCU login ID and your password used for Netbranch you can log in, check transaction history, transfer money, make a loan payment, apply for a loan & much more; right from your phone. Be in control of your finances by setting up eAlerts to inform you when your balance is low, when your FFCU loan payment is due, when checks have cleared or the transactions being held waiting to process.

## Holiday Closings

**Martin Luther King Jr. Day**  
Saturday, January 19, 2019  
Monday, January 21, 2019

**President’s Day**  
Saturday, February 16, 2019  
Monday, February 18, 2019

## Travel Reminder



When planning your next vacation remember to contact the credit union if you will be traveling out of state or outside the United States. We will flag your card with a Travel Alert so that you will have uninterrupted access using your FFCU debit card. Our VISA Credit Cards are not authorized for purchases outside the U.S. If you will be traveling with your VISA Credit Card to a foreign country, please contact us before your trip.

**Debit Cards – 759.1686 ext. 223**  
**VISA Credit Cards – 695.5144 ext. 337**

## Christmas Club

Now is the time to start preparing for next Christmas. Open your Christmas Club today and begin saving a few dollars with each payroll deposit; or transfer at your leisure, when you have the extra cash. On October 1, your funds will be transferred to your Savings Account, just in time to begin the holiday shopping season.

