



Family First Credit Union Connection

Fourth Quarter 2020



Join us in celebrating **International Credit Union Day, Thursday, October 15**. Due to Covid-19 we will not be serving cider & donuts in the lobby this year, but still stop in for a **FREE** give-a-way!

Bring your documents to SHRED!

Family First CU would like to help members protect their identity by providing a secure way to dispose of their unneeded personal documents. Shred Experts will be here to provide **FREE** document shredding. There is a four-box maximum per member.

Shred Dates

Thursday, October 15

Kochville Office: 1:00 pm – 3:00 pm

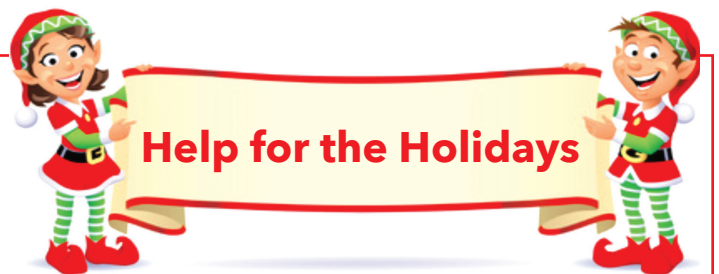
Friday, October 16

Freeland Office: 12:00 pm – 2:00 pm

Saginaw Office: 3:00 pm – 5:00 pm

Great News!

If you are looking to purchase or refinance your existing mortgage, now is a perfect time to take advantage of the low mortgage rates! We are now offering two new fixed rate mortgage terms: 20 year & 25 year to give you more flexibility. Check our rates out at www.fam1st.com, or call our Mortgage Department today at 989.759.1686 ext. 504 to discuss your options.



The Holidays are right around the corner and Family First Credit Union would like to help you spread the cheer! Are you wondering how you're going to finance everything on their wish list? This year we have two loan options to give you an affordable way to make their dreams a reality!

Quick Cash Loan

This loan gives you a quick and easy way to get the funds you need for the Holidays with **NO Credit Check**. Everyone qualifies!* There is a \$25.00 application fee, loan amount is \$1,000, with an 11 month term and a rate of 18.00% APR*.

Holiday Loan

Need a little more than \$1,000 for shopping? Our Holiday Loan offers an affordable way to finance. Rates as low as 7.25% ^{APR*}, with 11 months to repay!

Stop in today to speak with a Loan Officer on which loan option will be the perfect fit for you, or apply online at www.fam1st.com.

APR=Annual Percentage Rate.

Quick Cash Loan – Offered 11/1 – 12/31/2020. Certain restrictions may apply. Must be a member for at least 3 months and have 3 months of current direct deposit to your FFCU account.

Holiday Loan - Offered 10/1 – 12/31/2020. 7.25% represents our best rate, and is subject to credit approval and other restrictions. Minimum loan amount is \$725.00. Not all members will qualify. To determine your rate, please contact the credit union.

Skip Pay

Get ready for the Holidays with our Skip Pay program. Skip* your December Loan Payment(s) and use the extra money to treat yourself to a special gift or spread holiday cheer with the ones you love. Complete your application and return with the \$35 processing fee for each skipped loan, before your December due date. Call or stop by for more details!

*Loans skipped continue to accrue interest during this period and the term of the loan is extended by one month. Loans not eligible: Mortgage, Home Equity, VISA Credit Card, Line of Credit, Emergency and Hardship Loans. Other restrictions may apply.

Supporting our Community



Family First Credit Union realizes the harsh impact the pandemic has had for many small businesses. We want to support our local small businesses to help them get through these tough times.

We've partnered with a few of your favorite small businesses to offer **\$50.00 gift certificates** through a weekly Facebook drawing. Like our Facebook page, leave a comment and tag at least two friends & share to your Facebook page. Each action will get you an entry into our weekly drawing. Keep an eye on our Facebook page to see who will be next!

Special Hours All Locations
 Tuesday 8:30 am to 10:30 am
 to assist our vulnerable
 population members.

Locations

Saginaw • 989.759.1686

Mon. - Wed. - Thur.
 9:00 am to 5:00 pm
 Tuesday
 10:30 am to 5:00 pm
 Friday
 8:30 am to 6:00 pm
 No Saturday Hours

Freeland • 989.695.5144

Mon. - Wed. - Thur.
 9:00 am to 5:00 pm
 Tuesday
 10:30 am to 5:00 pm
 Friday
 9:00 am to 6:00 pm
 No Saturday Hours

Kochville • 989.746.7100

Mon. - Wed. - Thur.
 9:00 am to 5:00 pm
 Tuesday
 10:30 am to 5:00 pm
 Friday
 9:00 am to 6:00 pm
 Saturday
 9:00 am to 1:00 pm

Toll Free: 800.580.0330

Visit us online at
www.fam1st.com
 Now with live chat during
 business hours.

MOBILE BANKING

Search: TouchBanking
 App Code: Fam1stCU

Holiday Closings

Columbus Day
 Saturday, October 10, 2020

Columbus Day
 Monday, October 12, 2020

Thanksgiving
 Thursday, November 26, 2020

Christmas Eve
 Thursday, December 24, 2020
 Close at 3pm

Christmas Day
 Friday, December 25, 2020

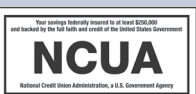
Christmas Holiday
 Saturday, December 26, 2020

New Year's Eve
 Thursday, December 31, 2020
 Close at 3pm

New Year's Day
 Friday, January 1, 2021

New Year's Holiday
 Saturday, January 2, 2021

Like us on Facebook @Fam1stCU



Are you in the market for a new vehicle?
 Our low rates can get you behind the wheel
 of that new or used car you've been waiting
 for, with an affordable payment!

Apply for your next Auto, Boat, RV/
 Camper, Motorcycle, Snowmobile, Jet Ski or
 ATV Loan online at fam1st.com.

If you already have your loans financed
 elsewhere, check what rate you are pay-
 ing. With our great rates, refinancing your
 loan to FFCU could help save you money
 and pay off your loan sooner!



Help Us, Help You!

We want to know what we can do to
 strengthen our financial relationship with
 you. Watch Facebook and your mailbox
 for our survey.



Christmas Club
 transfers will oc-
 cur on 10-1-2020
 to regular shares
 for our members
 shopping pleasure.

We have Holiday
 VISA Gift Cards avail-
 able at all offices for
 those last minute gifts, or
 that hard to shop for per-
 son. Minimum/Maximum Load Amount
 \$10.00/\$1,000.00, activation fee \$4.00.



Trunk or Treat

Watch our Facebook page for more
 details for a Trunk or Treating event
 to be held at the Tittabawassee Town-
 ship Park in Freeland on Saturday,
 October 31st!



Protect your FFCU VISA Debit &
 Credit Cards 24/7, by downloading our
 SecurLOCK Equip app. to your mobile
 device.

SecurLOCK allows you to prevent
 fraud, control spending, receive alerts
 each time your card is used for a
 purchase, view transactions and "turn
 on & off" access to your card if it is lost
 or stolen. It's a simple, secure way to
 manage and protect your cards.

Don't forget
 to use your
 FFCU VISA
 Debit or Credit
 Card for your
 Christmas shopping and earn Score-
 Card Rewards on all your purchases!
 You can combine your debit & credit
 card ScoreCard points to earn rewards
 even faster! Remember "Pen not
 Pin", when you use your debit card to
 run it as a credit purchase to get your
 points. Start your Christmas shopping
 early and use your earned rewards by
 visiting www.scorecardrewards.com.



Johnson's Giant Pumpkin Farm

Join us Saturday, October 24 from
 11:00 am – 2:00 pm at Johnson's Gi-
 ant Pumpkins. Family First CU will
 provide each member **(12 years and
 younger)** with a pumpkin (up to a
 \$3 value) and coupons for the entire
 family for a cup of cider and a donut!
 Check your mailbox for your postcard!

Don't forget your masks to enter any
 building or the concession areas! Look
 for the Credit Union table when you
 arrive and we will give you the cou-
 pons and show you where to look for
 the perfect pumpkin.

Family First CU wants to
 make sure kids in our com-
 munity have a special
 holiday season. We've
 partnered with Toys
 for Tots and JOE FM's
 Santa Joe's Christmas
 for Hospitalized Kids
 in Saginaw and Bay
 County during the holi-
 days. Help us make this
 day special for a child
 and consider donating a new, unwrapped
 toy this season; or you can make a cash
 donation. Collection bins will be avail-
 able at each office until mid-December.

