



# *81<sup>st</sup> Annual Meeting*

*March 14, 2020*



Welcome to our Family...

# Program

**Social Time** 4:30 P.M. – 5:00 P.M.

**Introductions** Maurice Patterson - Chairman, Board of Directors

**Elections** 5:00 P.M.

**Business Meeting**

Minutes of the 80th Annual Meeting

Report of the Board of Directors

Report of the Treasurer

*(Presented by Joseph Turner - Treasurer, Board of Directors)*

Report of the Supervisory Committee

Report of the Credit Committee

**New Business**

Report of the Credentials Committee

**Adjournment**

## Numbers of Interest

6,320 members strong

\$13,041,747 is the amount of loans made during the year

3,528 is the number of loans made during the year

149,319 is the total number of loans since organization

\$488,039,451 is the amount of total loans since organization

# Mission Statement

Family First Credit Union provides a full range of financial products and services in a prompt and friendly manner.

# Vision Statement

Family First Credit Union will be a safe and sound financial institution offering our members and potential members competitive products and services during their lifetime.

# Core Values

**PHILOSOPHY** - We are a non-profit organization that believes in the credit union philosophy of “Members Helping Members”.

**ETHICAL AND LEGAL BEHAVIOR** - We conduct business with integrity, trust, privacy, confidentiality, accountability, and mutual respect.

**MEMBER SERVICE** - We provide our members with a high level of professional service and respect.

**TEAMWORK** - We work together to achieve common goals and evaluate our progress.

**STAFF DEVELOPMENT** - We provide guidance and motivation to our staff through communication, policy development, and education.

**ADAPTIVE TO CHANGE** - We are an organization that adapts to change to meet future challenges.

**ORGANIZATIONAL GROWTH** - We will provide future growth opportunities through innovation, performance and planning initiatives.

**COMMUNITY SERVICE** - We dedicate our time and resources to causes that make a difference in our communities.





# Message from the CEO:



On behalf of the management and staff of Family First Credit Union, I want to say what a pleasure it is to be here with all of you. With your trust and involvement, your credit union is able to thrive and provide many important benefits, not only to our members but to our community. As a financial cooperative, our success is your success. When you take part in the credit union, you are contributing to its growth. With our cooperative structure, we are able to return our profits back to you, the owners and members, by offering competitive rates, new products, enhanced services, and additional points of service.

Now, it is my privilege to provide the state of our credit union.

Let me begin by saying that 2019 had its challenges. Cyber security has become a high-profile matter, and regulatory issues continue to be topics that demand our time and resources. Family First Credit Union has taken these challenges seriously and has measures in place to protect the security of our member data and continually monitor those measures to ensure they are effective. We replaced all three ATM machines, upgraded our phone system and purchased new PC's for all three branches to stay up to date with the ever changing technology in our world. Our new website launched March 4th, featuring a new chat feature and the ability to apply for membership and loans electronically. We introduced remote deposit capture for your mobile banking app, and SecurLock, an app that allows our members to turn their debit or credit cards on and off for added security. This app also sends alerts when transactions are being authorized on your card right to your mobile device.

Here is what makes Family First Credit Union special:

FFCU staff and our volunteers are everywhere in the community!

In Celebration of our 80th Year, we sponsored a free admission day for the whole community at the Children's Museum in October. We raised and donated monies to Breast Cancer from our gift basket raffle, candy bar sales and staff jean day fundraising; many staff members also participated in the annual walk. We also held our annual event at the Johnson Pumpkin Farm, where a free pumpkin was given to all our kids account holders who attended; while parents and grandparents also enjoyed a warm donut and a glass of apple cider while taking selfies with their children and grandchildren. We donated Thanksgiving Turkeys to the Shelterhouse Resale of Midland, and donated an entire Thanksgiving meal to one of our Credit Union families. We were a drop off location for Toys for Tots and a sponsor of Santa Joe- which benefits the children who are in the local hospitals during the holiday season. Our members continue to amaze me each year, as we get more toys than the year before! We partnered again with the Women of Colors Group, by sponsoring a Bake Sale that was held at our Michigan Avenue branch in December, with the proceeds to benefit all the activities these wonderful people do for the youth in our community. We supported their 6th Annual "Warm a Child for Winter" where they provide coats, hats, scarves, gloves, boots and books for children in need in the Great Lakes Bay Region.

As we grow, we will keep our focus on doing what's right. We will continue to provide better services and more convenience for our members. We will seek to help more people in our community get on solid ground through financial education and our charitable activities. Through it all, we will continue to focus on people first. It's what makes your credit union different, and what makes us strong.

As we embark on the year ahead, my commitment to you today is that Family First Credit Union will continue to:

Grow responsibly, while listening and responding to your needs explore innovative product/service solutions to enhance your financial life, and develop our staff, board and committees so they can confidently serve you.

Thank you for your continued support.

A handwritten signature in cursive script that reads "Frances M. Gibelyou". The ink is dark and the signature is fluid and legible.

Frances M. Gibelyou  
CEO

# Message from the Chairman:



To our Member/Owners:

Welcome to our 81st Annual Meeting.

Less than 5 years ago, our very existence was threatened by past decisions made that were not in the best interest of the credit union as a whole. Through the hard work of our CEO and staff, volunteers, the Board of Directors, Supervisory Committee, and Loan Committees, we continue to maintain our course which has taken us from operation in the red to becoming a profitable credit union again.

I wish to express my appreciation to the CEO, management team, and the staff for all of your hard work and dedication to this credit union and the membership. I also would like to thank the Board of Directors for the work you all put in this past year. Not only through attending board meetings and committee meetings but also for attending CUNA management classes for the past 2 years to better equip ourselves to fully understand the credit union operations. The total emphasis of our Board is service to the membership while keeping the credit union financially strong, and you all have done just that. Thank you all!

Family First Credit Union is a financial institution, owned and controlled by the people who use and benefit from the products and services. The compelling case of owning your own financial institution hopefully will continue to capture your imagination and interest of your credit union. As a not-for-profit financial institution, we have the unique opportunity to reinvest earnings in our member-owners and the communities where you live and work. Profits are returned to our members in the form of higher dividend rates, lower interest rates on loans, additional technology, and new services.

While a growth in assets and operating in the black are impressive, the Board of Directors and the FFCU team remains dedicated to improving our overall service and membership experience. Delivering quality service and a positive member experience are mandates of the Board of Directors and will remain our focus. As we transition into the new online/mobile banking system understanding how electronic services will change the way you are able to access and manage your money through our enhanced member services of new ATM's, a new and improved website, and better member communications through social media outlets, we will not forget that building relationships through face-to-face transactions in our branches are incredibly important. While we offer the latest and greatest in technology, one of our greatest pleasures is to see you when you visit. It's how we get to know you so that we can serve you better.

As a Board, we also understand that the success we've enjoyed this past year of asset growth and six figure profits are not guaranteed in the future. We must continue to evolve: adapting to new technologies, appealing to new members and keeping pace with rapidly changing consumer priorities and expectations. Even though our success is a strong indication that we're moving in the right direction, we recognize that we are not perfect, and have to continue to work hard to earn your trust and to demonstrate that our approach to service and financial integrity, can and will be different from all other choices in the marketplace. The future is bright and I look forward to a successful 2020.

Thank You,

A handwritten signature in black ink, appearing to read 'M. Patterson', with a long horizontal flourish extending to the right.

Maurice Patterson  
Chairman  
Board of Directors

# Annual Report

## Financial Statement

<b>ASSETS</b>	<b>2018 Restated</b>	<b>2019</b>
Loans	\$48,673,654.65	\$46,260,391.76
Allowance for Loan Losses	\$(624,247.60)	\$(434,006.63)
Origination Fees	\$138,729.42	\$61,989.07
Cash on Hand & in Banks	\$1,737,358.18	\$1,647,936.01
Corporate Credit Union Shares	\$3,921,489.61	\$7,644,856.50
Other Investments	\$16,335,823.61	\$17,847,171.86
NCUA Share Insurance	\$659,827.56	\$612,773.93
Land & Building	\$3,673,723.82	\$3,594,424.70
Furniture & Fixtures	\$129,899.39	\$207,895.05
Other Assets	\$856,249.17	\$817,604.16
	\$75,502,507.81	\$78,261,036.41
<b>TOTAL ASSETS</b>	<b>\$75,502,507.81</b>	<b>\$78,261,036.41</b>
<b>LIABILITIES</b>		
Member Shares	\$25,292,319.12	\$28,099,206.15
Non Member CD	\$992,000.00	\$-
Christmas Clubs	\$82,491.38	\$84,240.45
Checking Accounts	\$6,282,985.57	\$7,139,125.27
IRA Accounts	\$1,897,742.72	\$1,558,084.59
Money Market Accounts	\$7,647,580.36	\$7,213,023.42
Certificates of Deposit	\$25,493,451.72	\$25,908,518.35
Dividends Payable	\$110,122.92	\$124,923.00
Sight Drafts Payable	\$112,504.74	\$285,436.75
All Other Liabilities	\$722,758.65	\$618,137.83
Members Equity	\$6,868,550.63	\$7,230,340.60
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>\$75,502,507.81</b>	<b>\$78,261,036.41</b>

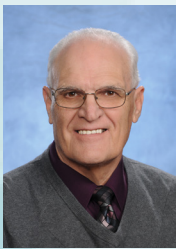
## Income & Expenses

<b>INCOME</b>	<b>2018 Restated</b>	<b>2019</b>
Interest on Loans	\$2,199,238.38	\$2,255,097.98
Income from Investments	\$449,315.60	\$474,025.35
Other Income	\$952,366.22	\$881,003.80
<b>TOTAL INCOME</b>	<b>\$3,600,920.20</b>	<b>\$3,610,127.13</b>
<b>EXPENSES</b>		
Employee Compensation	\$982,463.93	\$1,011,472.39
Employee Benefits	\$175,667.12	\$203,268.04
Post-Retirement Health Insurance		
Travel & Conferences	\$22,410.36	\$14,223.80
Association Dues	\$8,433.51	\$12,792.54
Office Occupancy	\$285,641.94	\$292,538.33
Office Operations	\$382,011.87	\$404,738.38
Educational & Promotional	\$63,497.45	\$57,136.24
Loan Servicing	\$214,630.51	\$229,863.64
Professional & Outside Services	\$472,140.23	\$529,160.47
Provision for Loan Losses	\$581,927.52	\$121,488.94
Interest on Borrowed Money	\$3,878.98	\$-
Supervision Fee	\$21,997.96	\$19,614.91
Cash (Over)/Short	\$754.76	\$1,121.10
Annual Meeting	\$5,920.02	\$8,455.04
Miscellaneous	\$19,331.61	\$24,409.20
<b>TOTAL EXPENSES</b>	<b>\$3,240,707.77</b>	<b>\$2,930,283.02</b>
<b>NET EARNINGS BEFORE DIVIDENDS</b>	<b>\$360,212.43</b>	<b>\$679,844.11</b>
Dividends Expense	\$442,710.66	\$557,542.56
Non-Operating Gains/(Losses)	\$8,524.28	\$-
Gain on Sale of Investments	\$11,977.00	\$(6,710.46)
<b>GAIN/ (LOSS) ON ASSET DISPOSITION</b>	<b>\$20,501.28</b>	<b>\$(13,945.49)</b>
<b>NET INCOME BEFORE IMPAIRMENT</b>	<b>\$(102,999.51)</b>	<b>\$101,645.60</b>
NCUSIF/TCCUSF Expense		
<b>TRANSFER TO UNDIVIDED EARNINGS</b>	<b>\$(102,999.51)</b>	<b>\$101,645.60</b>



## Supervisory Committee Report

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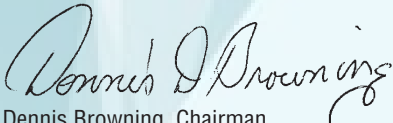


As the members' representative, the Supervisory Committee's primary function is to make internal audits. Other duties include: assuring corporate records are prepared accurately, confirming internal controls are met, that policies and procedures are maintained, and that each employee and elected official is carrying out the duties for which they are responsible.

Your savings are federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government, National Credit Union Administration, a U.S. Government Agency.

The Department of Insurance and Finance Services is in the process of performing its 2019 examination of Family First Credit Union in major areas of Capital Adequacy, Asset Quality, management, Earnings, and Liquidity and Funds Management.

The Financial Standards Group, Inc. is in the process of performing its 2019 audit.



Dennis Browning, Chairman  
Linda Burks-Jackson  
Floyd Kloc  
Michael Foust  
Karl Primdahl

## Credit Committee Report

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On behalf of the Credit Committee, I am pleased to report that during 2019 the credit union approved 3,528 loans to our members totaling \$13,041,747.

The Credit Committee and Loan Officers have the responsibility of granting all types of loans subject to the policies set forth by the Board of Directors, Bylaws and the Department of Insurance and Financial Services, which governs the operation of the Credit Union.

The Credit Committee and Loan Officers continue to ensure that your deposits are being invested in quality loans.



Lori McGarrity, Chairman  
Kennie Kempter, Secretary  
Stephanie Harden  
Belinda Barlow-Poole  
John Moton Jr.



# 80th Annual Meeting

## Saturday, March 2, 2019

Family First Credit Union - Kochville Veterans Hall

The meeting was called to order at 5:25 P.M. by Chairman, Maurice Patterson. He welcomed the members present to our 80th Annual Meeting.

### **DISTRIBUTION OF BALLOTS:**

Ballots were distributed to members as they checked in before the beginning of the meeting and asked not to vote until nominations have the floor had been closed.

### **BOARD OF DIRECTORS PRESENT:**

Chairman – Maurice Patterson  
Vice Chairman- Ric Longoria  
Treasurer – Joseph Turner  
Secretary – Patricia Jacob  
Board Member – Rayunza Hood

### **SUPERVISORY COMMITTEE PRESENT:**

Secretary - Linda Burks-Jackson  
Michael Foust

### **CREDIT COMMITTEE PRESENT:**

Chairperson- Connie Garstecki  
Member – Belinda Barlow-Poole  
Member – Lori McGarrity

### **STAFF PRESENT:**

Fran Gibelyou, Janie Smith, Tommi Lough, Julee Turner, Carey Daubert, Cathy Honeman, Julie Pangborn, Candace Lachcik, Lisa Stephen, Michele Fayfer, Tracey White, Naomi Martin, Mikayla Richardson.

### **ELECTIONS FOR 2019:**

Chairman Patterson began by turning the meeting over to Vice Chairman, Longoria since Chairman Patterson is on the 2019 ballot. Vice Chairman, Longoria proceeded with announcing two nominees for the Board of Directors. The nominees were Maurice Patterson and Patricia Jacob. He then called for nominations from the floor for the Board of Directors. Hearing none, nominations were closed. Rayunza Hood-Chism moved to close the nominations for the Board of Directors, seconded by Patricia Jacob.

**Adopted Unanimously**

Vice Chairman, Longoria next announced the two nominees for the Supervisory Committee. The nominees were Dennis Browning and Floyd Kloc. He then called for nominations from the floor for the Supervisory Committee. Hearing none, nominations were closed. Fran Gibelyou moved to close the nominations for Supervisory Committee, seconded by Keith Marx.

**Adopted Unanimously**

Vice Chairman, Longoria continued with the announcement of the two nominees for the Credit Committee, Connie Garstecki and Stephanie Harden. He called for nominations from the floor for the Credit Committee. Hearing none, nominations were closed. Fran Gibelyou moved to close the nominations for Credit Committee, seconded by Patricia Jacob.

**Adopted Unanimously**



Vice Chairman, Longoria instructed the members who had not already voted by absentee vote to complete their ballot at this time. With the voting portion of the meeting completed, Vice Chairman, Longoria turned the meeting back over to Chairman, Patterson. There was a short recess while the Credentials Committee collected and counted the ballots.

Chairman, Patterson introduced the official family and staff were then introduced, asking those present to stand. He noted that our Supervisory Committee members currently consists of the past Saginaw Mayor, Dennis Browning and current Mayor, Floyd Kloc.

#### **BUSINESS MEETING:**

#### **MINUTES OF THE 79th ANNUAL MEETING:**

Chairman, Patterson requested that the members and staff spend a few moments reviewing the minutes of the March 17 2018, Annual Meeting held at the Kochville Office that were contained inside the Annual Report of the credit union that was provided to each member in attendance. Chairman, Patterson then asked if there were any changes recommended. Hearing none, Rayunza Chism-Hood moved to approve the minutes as printed, seconded by Pat Jacob.

**Adopted Unanimously**

#### **REPORT OF THE BOARD OF DIRECTORS:**

Chairman, Patterson began by welcoming everyone to the 80th Annual Meeting. Chairman, Patterson mentioned his full report was included in the booklet. He summarized with reminding the members that over the last three years we underwent major transformations faced many challenges not only financially, but including the turnover of several key management positions. It has been a process to hire and fill those necessary roles within the credit union to be able to move the credit union forward and get back into a profitable position that we once were. He mentioned that several credit unions contacted us with questions of merger due to our financial position. During this transition period, we hired Frances Gibelyou as our CEO who was filling in on an interim basis. Chairman, Patterson noted that this was one of the best decisions the board had made. We also hired our new CFO, Jane Smith. He continued by mentioning the combination of our CEO & CFO working together as a dynamic team has turned the credit union around and we can now “see the light at the end of the tunnel”. We experienced tough times, but the close of 2018 marked the first time Family First Credit Union turned a profit in the past three years.

#### **REPORT OF THE TREASURER:**

Treasurer, Turner was introduced by Chairman, Patterson to give the report on the Financials from 2018. Treasurer, Turner began with expressing the financial struggles we have experienced some difficult times over the past few years and that our wonderful management team and a hard working Board that has moved us forward and past many obstacles. He continued with the review of the power point presentation highlighting a few key 2018 financials. The overall amount has shown that total loans has decreased from \$50MM in 2017 to \$48MM at year end of 2018. The recession that started on 2008 impacted many of our members. As people were unable to make their normal monthly payments, many people starting walking away from their home and auto loans. Every credit union and bank was impacted. Over the past 10 years, 30% of credit unions have merged. He emphasized how important the decisions the management team has made to move our credit union forward. We are stronger today than we were a year ago, and we are far stronger today than we were three years ago. You can congratulate the whole management team and welcome you to talk to them this evening about what our next step is moving forward.

One of the things that you may have noticed, is as we move past reacting to a problem, to being strategic in our formal planning and being able to anticipate things; one of the actions that was taken was to tighten of our loan underwriting. Our membership is shrinking, partly due to aging membership. You may notice when coming into the credit union that the tellers are asking members if they need additional services, stating that we may be able to save money on their auto or mortgage financed elsewhere by offering a better rate. Our staff is reaching out to you to make your life easier by offering these services, we would also like you to talk you

your family, friends and neighbors about Family First Credit Union. Treasurer, Turner mentioned that he has been a member for almost 50 years before joining the Board of Directors. The staff is here to take good care of you. We started our credit union to service municipal employees and first responders and public servants, and the reason we are doing well is, in spite of some the obstacles before us is that we are trying to be conservative to take care of business. I would like you to share with your family and friends and let's get numbers trending upwards. We offer very competitive in our rates, manage conservatively and your money is protected. Another thing that I love about our credit union is and I think it happened by accident, but our management team comprised of all women, and this is the year of women.

As you saw on the slide in 2017 the total indirect loans were at a high of \$26MM and now leveled off to \$15MM at the end of 2018. Next time you are financing a vehicle with the dealership, ask the question of who is going to finance the loan? You can always contact us directly for easy preapprovals for a great rate and to be well prepared for your next purchase. We are now participating in Commercial Loans that we had not in the past to add diversity to our loan portfolio. In conclusion, Treasurer, Turner asked the members if they had any questions. He thanked everyone for their time and congratulated the membership on 80 years of leadership in our community.

Chairman, Patterson followed up by mentioning that he has been a member for over 35 years and when he joined the credit union almost without choice. When he joined the Fire Department, during orientation, he was handed a credit union membership application. About 10-12 years ago, I opened an account at Chase Bank, the difference between the two is that when I walk into the credit union, I am greeted by name, half of the staff know my account number and the service is absolutely wonderful. When I would go to Chase Bank, I had a 14 digit account number and they didn't know me from the next customer, even after several years, I was never greeted by name. That is the difference between a credit union and a bank, everybody knows your name. The original office when we opened as Saginaw Municipal Employees Credit Union was in the basement of City Hall. When I joined the credit union, we were located at a three-story house on Washington Avenue where the CEO's office was the "master bedroom" and the teller line was the "living room", the foundation of the house leaned making the floor uneven. From our humble beginnings, today we proudly have three branch offices to service our members. Although our assets have been reduced from \$81 MM to \$75 MM, this was necessary to right side the credit union. We want to be the best \$75 MM credit union in the area and are working hard to do that.

#### **REPORT OF THE SUPERVISORY COMMITTEE:**

Chairman, Patterson introduced CFO, Smith to deliver the report of the Supervisory Committee contained in the Annual Meeting booklet in the absence of committee members. The Supervisory Committee's primary function is to make internal audits of the credit union and the work that staff doing is within credit union policy and procedure. She began by noting that Financial Standards Group, Inc. had performed the 2018 audit and have cited no significant findings. With the expansion of the duties of our Supervisory Committee, Family First Credit Union petitioned the Department of Insurance and Financial Services for a change in the credit union bylaws in Article IX Section 1, Supervisory Committee Members, to increase the number of committee members from three to five. In April 2018, the Board of Directors voted and approved to amend Article IX Section 1, of the credit unions bylaws to increase the number of Supervisory Committee members from three to five. CFO, Smith concluded with thanking the Supervisory Committee and all credit union volunteers for a phenomenal job and all of their hard work.

#### **REPORT OF THE CREDIT COMMITTEE:**

Chairman, Patterson announced Credit Committee Chairperson, Connie Garstecki to provide the report of the Credit Committee. She stated that in 2018, the Credit Committee approved approximately 4,083 loans for a total of over \$15,670,594.27. The number of loans since organization is 145,790 for a total amount of \$474,997,704.04.

#### **REPORT OF THE SUPERVISORY COMMITTEE:**

Supervisory Committee Chairperson, Dennis Browning gave the report of the Supervisory

Committee, which is contained in the Annual Report. He stated that Financial Standards Group, Inc performed the 2017 audit and have cited no problems. The number of loans since organization is 141,707 for a total amount of \$459,307,506.23.

**REPORT OF THE CREDENTIALS COMMITTEE:**

Chairman, Patterson asked Vice Chairman, Longoria to deliver the results of the election. Before continuing with the results, Vice Chairman, Longoria took a moment to thank all the credit union volunteers without you, we couldn't do what we do. Also, thank you to our members who took time to vote, and for attending our 80th Annual Meeting. Results for the 2019 election are as follows: there were ballots 123 returned, and 0 voided, with the following results: Board of Directors (3 year term), Maurice Patterson and Patricia Jacob; Supervisory Committee (3 year term), Dennis Browning and Floyd Kloc and Credit Committee (3 year term), Connie Garstecki and Stephanie Harden.

A motion was called for to accept the results of the 2019 election. Rayunza Chism-Hood made a motion to accept the 2019 election results and was seconded by Pat Jacob.

**Adopted Unanimously**

Chairman, Patterson surveyed the audience to see the lengths of time those in attendance have been members of the credit union. We were pleased to hear that there were many member in attendance that have been members for 50 years or more. The longest membership was marked by John Michalski was reported at 62 years. Chairman, Patterson also recognized Beverly Yanca and Ronald Schmidt for being long term members. I would like to thank our CEO, Fran and her team for their and give them a round of applause. Chairman, Patterson introduced CEO, Gibelyou to come up to the stage.

**REPORT FROM THE CEO:**

CEO, Gibelyou continued with mentioning that we have a member, Henry Wachowski who turned 100 years old last year and visited him for his birthday celebration, and he still recognized her. She continued with thanking everyone for their loyalty, especially our long term members. CEO, Gibelyou introduced all staff members that were present.

In closing, CEO Gibelyou mentioned Family First Credit Union received a proclamation from the City of Saginaw during a council meeting on February 18, 2019, for our 80 years of service in the Saginaw community.

**ADJOURNMENT:**

It was noted that there were 120 members in attendance. Chairman Patterson inquired if there was any further business to come before this meeting. There being none, moved to approve adjournment at 6:02 P.M., by Ric Longoria and seconded by Keith Marx.

**Adopted Unanimously**

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Chairman-Maurice Patterson

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Secretary-Patricia Jacob

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Recording Secretary-Tommi Lough



# Volunteers Who Serve You

## **Board of Directors**

Maurice Patterson, Chairman  
Ricardo Longoria, Vice-Chairman  
Joseph Turner, Treasurer  
Patricia Jacob, Secretary  
Rayunza Chism-Hood, Director  
Timothy Genovese, Director  
Richard Lively, Director

David Rupp, Director Emeritus

## **Credit Committee**

Lori McGarrity, Chairman  
Kennie Kempter, Secretary  
Stephanie Harden  
Belinda Barlow-Poole  
John Moton Jr.

## **Supervisory Committee**

Dennis Browning, Chairman  
Linda Burks-Jackson  
Floyd Kloc  
Michael Foust  
Karl Primdahl

## **Family First Credit Union Staff**

### **Saginaw Office**

Frances, CEO  
Julee, Manager  
Lisa, Member Service Representative Supervisor  
Naomi, Assistant Member Service Representative Supervisor  
Tammy, Part-time Member Service Representative  
Josephine, Part-time Member Service Representative  
Sasha, Part-time Member Service Representative  
Lynette, Part-time Member Service Representative  
Amanda, Manager – Collections  
Tim, Collections Specialist  
Karin, Collections Specialist  
Pamela, Loan Officer  
Michele, Loan Officer  
Tracey, Loan Officer

### **Freeland Office**

Carey, Member Service Representative Supervisor  
Julia, Member Service Representative  
Kimberly, CLO  
Connie, Part-time Loan Officer

### **Kochville Office**

Jane, CFO  
Jessica, Member Service Representative Supervisor  
Gwynn, Assistant Member Service Representative Supervisor  
Tommi, Administrative Assistant & Marketing  
Candace, Marketing Assistant  
Colleen, Marketing & Business Development  
Cathy, Account Services Specialist  
Julie, Card Services Specialist  
Paula, Loan Officer