



Family First Credit Union

Connection

First Quarter 2020

Nominations For Upcoming Annual Meeting

The operations of Family First Credit Union depends on the dedication of our staff and members. We rely on our membership to volunteer to serve on different committees within the credit union to ensure an efficient and cost effective operation.

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 & dividend rates paid on deposits. This year we have three positions on the Board of Directors.

Supervisory Committee - The Supervisory Committee is responsible to make, or cause to be made, a comprehensive financial audit of the Credit Unions's financial records at least annually and must report the results of the financial audit to the members at the Annual Meeting. This year there are two positions on the Supervisory Committee.

Credit Committee - The Credit Committee performs a review of loans that have been approved by loan officers. They are also responsible for documenting all of the loan activities of the Credit Union. This year there are two positions on the Credit Committee.

If you are interested in volunteering please email Tommi at tough@fam1st.com

Annual Meeting

Please mark your calendar to join us on Saturday, March 14, 2020, at Kochville Veterans Hall, 3265 Kochville Rd. for Family First Credit Union's 81st Annual Meeting! We will begin the evening with the meeting at 5:00 pm, dinner to follow.

There is a no charge to members to attend the Annual Meeting, non-member guest tickets will be available for \$20.00 each. If you would like to attend, please call the Marketing Dept. at 746.7100 ext. 430 or email Colleen at cgray@fam1st.com no later than March 6, 2020. Seating will be limited to the first 200 members.

Now Available

More protection for your FFCU credit & debit cards!



24/7 CONTROL RIGHT AT YOUR FINGERTIPS
Prevent Fraud, Control Spending
and Review Transactions
Free & Easy To Use
Launch the app on your phone.
Any questions on how to set up call
Julie at 989.746.7100 Ext. 223

Tax Time Is Almost Here

Save on TurboTax today!
Members can save up to \$15 on TurboTax and get a chance to win 25k! We will have a link for the software available mid January 2020. Visit us online at www.fam1st.com and log into NetBranch to get started.



Expecting A Tax Refund?

SAVE TO WIN THE SMARTEST WAY TO SAVE

Why not make that refund grow with a chance to win some more money, with a Save to Win CD at a rate of 1.50% APY!

Here's How It Works:

- 1) Open a 12 month Save To Win CD
- 2) Keep making deposits into your CD during the next 12 months
- 3) Every \$25 deposit earns you an entry into the drawings (up to 10 prize entries per month)
- 4) Prizes range from \$25 to \$5,000 & will be awarded monthly & quarterly

Holiday Bills Due?

Stressing over the holiday bills that are coming due? Why pay more than you have to? Transfer your higher rate cards to a FFCU VISA credit card at a rate of 3.99% APR* for 12 months & have one easy payment!

FFCU VISA TRANSFER STARTS 2-1-20



*APR= Annual Percentage Rate. Rate 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.

Don't already have a FFCU VISA Credit Card? Worried that you can't get one because you have less than perfect credit? You can "secure" money in a savings for a Share Secured VISA, no credit check or approvals. Credit limit is equal to funds secured in your savings.

Did You Know?

We offer a variety of services, you may not be aware of.

1. Mechanical Repair Coverage
2. Pet Insurance
3. GAP Insurance on auto, boat & RV loans
4. Life, auto & home owners insurance through our partnership with TruStage Insurance
5. Online & Mobile Banking with Mobile Deposit
6. SecurLock
7. Safe Deposit Boxes. Three sizes available.
8. Reloadable Visa gift card (fees may apply)
9. Overdraft Protection with our OOPS program
10. Sprint Discount
11. TurboTax

And so much more! Stop in and see what we can do for you!



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

MOBILE BANKING

Search: TouchBanking
App Code: Fam1stCU

Holiday Closings

Martin Luther King Jr. Day

Saturday, January 18, 2020

Monday, January 20, 2020

Presidents' Day

Saturday, February 15, 2020

Monday, February 17, 2020



@Fam1stCU



Kids & Youth Accounts Now Available To Open

It's important to start your children or grandchildren on the right path to proper money management at an early age. The best way to do that is to bring them into one of our branches and open a savings account. They will receive a goodie bag upon account opening and best of all Family First Credit Union will match their opening deposit up to \$25.00! We are also offering Youth CDs, minimum deposit of \$100, with a 4 month term. Stop in and get all the details of what we are offering, Kids accounts age 0-13 & Youth accounts age 14-17. Watch your mailbox for birthday post cards & return it for a chance to win a \$25 account deposit!

Pet Insurance

Pet Insurance Is Now Available!

Choose a pet health plan to fit your needs

- whole pet with wellness**
90% back on veterinary bills
- whole pet**
90% back on veterinary bills
- major medical**
Set benefits for accidents, illnesses & hereditary conditions

How does it work?

- Visit any vet.
- Send us your claim.
- We'll send you a check.

www.PetInsurance.com/Fam1st

New ATMs

We have the new ATMs installed and operational for our Freeland & Kochville branches, we are hoping the Saginaw branch will have theirs installed by the end of January. The new ATMs do not accept deposits. We now have Mobile Deposit available to our members. Our mobile app has a deposit capture feature, you can make a check deposit from the comfort of your home. To download our mobile banking app search: **TouchBanking** in your devices app store. Use app code: **FAM1STCU**
In order to use our mobile banking app you must be enrolled in our online banking.

We will soon have a VIP Program for members that qualify! As a VIP you will enjoy many benefits in the way of discounts, extra ScoreCard Rewards & Free stuff! Stay tuned for more details!

Christmas Club

Did you stress this past holiday season wondering how you were going to pay for all those gifts? Now is the time to start saving for next Christmas! Why not open your Christmas Club today and save with each payroll deposit. Make your next Christmas stress free with your funds available to use on October 1.



Spectacular Spring Loan Event

Looking forward to spring? Ready to get that summer toy? We are having a Spectacular Spring Loan Event! This event will run from March 15th to April 11th 2020. Pick out that boat, RV, pool, or the spa that you have always dreamed of, and let us finance it for you! One lucky person could win a "Big Green Egg" grill with all the accessories, valued at \$1,100, graciously donated by Spartan Pools. All loans financed up to 84 months get the first 60 days no payment*!

*Maximum financing term 84 months with no payment for 60 days.

Reminder

We now have a new phone system, and phones now ring into all branches at the same time. If you want to speak to a specific branch or employee, please ask to be connected to that branch / employee or use option #6 - staff directory. Thank You for your patience.

Sprint Discount

For being a Family First Credit Union member you can get Sprint Discounts! Get a cool \$200 cash when you switch to Sprint, plus \$100 loyalty reward every year! Access it through their web site at: lovemycreditunion.org



LOVE MY CREDIT UNION REWARDS