



# Family First Credit Union

## Connection

First Quarter 2021

## READY FOR *Spring*

The 2020 camping season was shorted, so why not get a jump start on looking for your new or used camper/RV? Family First Credit Union has partnerships to make purchasing your summer toy even easier by financing your next loan with FFCU, and closing your loan right at the dealership! To check out a list of our Indirect Dealers, visit [www.fam1st.com/auto-loans](http://www.fam1st.com/auto-loans). Not quite ready to sign papers? Apply for your pre-approval at [www.fam1st.com](http://www.fam1st.com) or call 989.759.1686 ext. 503, to lock in your low rate!

## GAP

Did you know that Guaranteed Asset Protection (GAP) coverage is for more than just autos? GAP coverage can be added to your motorcycle, boat, jet ski, travel trailer or RV; without increasing your monthly payment\*!

This coverage protects you if you are involved in a major accident or the unfortunate victim of theft, cover the “gap” in the amount you may receive from the insurance company versus your remaining balance on your loan.

**Family First CU offers this valuable coverage at a low rate of \$595.00, but for a limited time only; save \$50.00! Hurry, this great offer ends March 15, 2021.**

\*Adding GAP coverage to the loan balance will extend the length of financing.

As your credit card statements start coming in, you may be realizing exactly how much you spent this Holiday season! Why pay more than you need to? Now is a great time to consolidate your higher rate credit cards and transfer the balances to your FFCU VISA Credit Card! Watch for your next FFCU VISA Credit Statement for a **Balance Transfer offer at 3.99% APR for 12 months** or call today to get started on saving by wrapping up your expenses from holiday shopping into one easy payment! Balance transfers are quick and easy, and you will save even more with No Balance Transfer Fees! Call today, offer ends March 31, 2021.



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

As the pandemic continues, Family First Credit Union is looking for a way to conduct our Annual Meeting in a safe manner. Please mark your calendar to join us for our first ever virtual Annual Meeting on Saturday, March 20, 2021. Watch for upcoming details on how to cast your vote and when and how to connect to our virtual Annual Meeting.

## Nominations for Upcoming Annual Meeting

The operations of Family First Credit Union depend 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 interest rates 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 the loan activities of the credit union.

This year we have three positions open for the Board of Directors, one position for Supervisory Committee and one position for the Credit Committee. If you are interested in serving the Credit Union in a voluntary position, please contact Tommi Lough – [tlough@fam1st.com](mailto:tlough@fam1st.com) or by calling 989.759.1686 ext. 425; no later than February 1, 2021.

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](http://www.fam1st.com)  
Now with live chat during  
business hours.

### MOBILE BANKING

Search: TouchBanking  
App Code: Fam1stCU

## Holiday Closings

### Martin Luther King Jr. Day

Saturday, January 16, 2021  
Monday, January 18, 2021

### President's Day

Saturday, February 13, 2021  
Monday, February 15, 2021

# Premium Checking – Try it for Free!

Our Premium Checking makes it easier to protect yourself and your finances and allows you to enjoy life with the peace of mind of identity theft monitoring and identity theft resolution services. Your credit report is monitored, and you will receive notifications any time a credit line/loan is applied for, allows you to call one phone number to “shut down” access of registered cards and gives you access to credit reports and scores from the three credit reporting bureaus to track changes to your credit score.

Another great perk; cell phone

## Contact Information



Over the next month, we will be asking you to verify that we have your current email address and home/cell phone.

We are also verifying that all accounts have a Secret Phrase set up on the account. Remember, we are not able to give out account information over the phone without verification of your Secret Phrase. Please return any completed Secret Phrase forms by fax, email to [marketing@fam1st.com](mailto:marketing@fam1st.com), by mail or drop off at any office during your next visit.

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

**SAVE TO WIN** 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 a deposit to your Save to Win CD totaling \$25, you'll be entered into monthly and quarterly prize drawings – and best of all, it's free!

## Get Your Maximum Refund and Special Savings on TurboTax

Getting your biggest possible tax refund has never been easier. From simple to complex taxes, TurboTax® has you covered. Just answer questions about your year, and TurboTax fills in all the right forms for you. Need help? Real experts are standing by -- and can even do your taxes for you, start to finish. Family First CU members **save up to \$15 with TurboTax!**

protection! Receive up to \$300 in repair or replacement costs if your cell phone is damaged or stolen with a \$50 deductible.

All this and more, for a \$2.95 monthly service fee. We are confident that you will enjoy the safety and security of knowing that your identity is being monitored and protecting you from potential fraud and identity theft. If you are not satisfied with your Premium Checking account after 60 days, call us to cancel and we will refund your two monthly fees. No questions asked! **Call us today at 989.759.1686 ext. 509 for more details or to get started.**



SecurLock gives you 24/7 control of your FFCU Debit & Credit Cards right in the palm of your hands!

This app is easy to use and is a secure way to protect all your Family First Credit Union cards. It gives you real time alerts on transactions, allows you to manage where your card can and can't be used and gives you the ability to “turn off” your cards if they are lost or stolen. Download the **FREE** SecurLock app from your device's app store today. If you need help setting it up, call 989.759.1686 ext. 223.

## Kids & Youth Accounts

It's important to start your children or grandchildren on the right path to proper money management. The best way to do that is to open an account for them with FFCU. We will match your opening deposit up to \$25.00! Our 4-month Youth CD is another great savings tool with a low minimum deposit of \$100 to open. Kids Accounts 0-13 years old and Youth Accounts 14-18 years old also receive cash deposits for A's on their report card and have a chance for a \$25 monthly birthday postcard drawing. Opening an account has never been easier, simply apply online at [www.fam1st.com](http://www.fam1st.com).



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.

Like us on Facebook @Fam1stCU

