



Family First Credit Union

Connection

First Quarter 2010

Exciting News on Credit Insurance!

Now is a great time to add Insurance coverage to your loans with Family First Credit Union. **Credit Disability Insurance** rates have been significantly reduced! And, we now offer **Joint Credit Disability** insurance; which covers the eligible borrower and co-borrower.

During our Open Enrollment period; January 1, 2010 – January 31, 2010*, you may be eligible for coverage on your existing loans with **Credit Life** and/or **Credit Disability** Insurance offered by CUNA Mutual Group; without having to answer any additional health questions. Contact our Loan Department today at 759.1686 and see how little this extra coverage may cost!

* During this open enrollment period eligible members can elect to cover their existing loans with Credit Life and/or Credit Disability Insurance without having to answer additional health questions. Coverage is immediate for eligible members; those with pre-existing illnesses or injuries, benefits are limited for the first six months.

Shopping for a New Vehicle?

Family First has great Auto Rates! Tell the dealership you want to finance with Family First CU to receive rates starting as low as **3.70% APR***! Guaranteed Asset Protection (GAP) coverage is also available at the credit union at a reduced rate.



Call our Loan Department at 759.1686 to see how affordable purchasing a new vehicle can be with our great low rates!

* APR=Annual Percentage Rate, 3.70% represents our best rate, and is subject to credit approval and other restrictions. Not all vehicles and/or members will qualify. To determine your rate, please contact the credit union. Rates are subject to change without notice.

Looking to Reduce Monthly Expenses?



Most of us could use extra money each month; especially after the holidays. Alleviate the stress 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 they may be able to help reduce your monthly payment amount. By simply refinancing an auto loan from another financial institution to a low-rate auto loan from Family First, or by consolidating some higher rate loans or credit card balances into one monthly payment, you could save money! Call now – 759.1686!

71st Annual Meeting Date

Please mark your calendar to join us on Saturday, March 20, 2010, at The Andersen Enrichment Center for Family First Credit Union's 71st Annual Meeting! We will be serving hors d'oeuvres beginning at 1:30pm, followed immediately by the meeting. We expect to conclude the meeting by 3:30pm.

There is no charge to attend the Annual Meeting. If you would like to attend, please call the Marketing Department at 989.695.5144 ext. 242 or tough@fam1st.com no later than March 12, 2010.

Nominations for Upcoming Annual Meeting

The operation 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. This year we have two positions for the Board of Directors and Credit Committee and one position for the Supervisory Committee up for renewal. If you are interested in serving the Credit Union in a voluntary position, please contact Vice-Chairman Cyril A. Schultz Jr., at 989.792.9284; no later than February 12, 2010.

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.

Property Taxes

If you have your Mortgage with Family First CU; please make sure that the credit union has a receipt showing payment of your 2009 Winter Property Taxes.

Supervisory Committee

The Supervisory Committee verifies all member accounts at least once every two years and performs surprise cash counts at the branch 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 loan 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.

FFCU Changes ATM/Debit Card Processor

Family First CU will soon be changing our processing network for ATM/Debit card transactions from Co-Op to Fifth Third Processing Systems; however you will still have access to all Co-Op ATMs free of charge. Therefore, all active FFCU ATM/Debit cards will receive a new card and new PIN, sent by separate mailers. **Please note:** Any automatic payments set up with your ATM/Debit card will need to be updated with your new card number once received.

Holiday Closings

Martin Luther King Jr. Day

Saturday, January 16, 2010
Monday, January 18, 2010

President's Day

Saturday, February 13, 2010
Monday, February 15, 2010



BUSINESS HOURS

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

Tuesday
10 a.m. - 5 p.m.

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

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

Tuesday
10 a.m. - 5 p.m.

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

Saturday (Drive-Thru)
9 a.m. - 1 p.m.

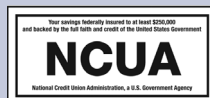
PHONE NUMBERS

Saginaw Office:
989.759.1686

Freeland Office:
989.695.5144

Toll Free:
800.580.0330

Visit us online at
www.fam1st.com



Spirit Vouchers for Sale

Join us for Credit Union Night at the Dow on Saturday, February 13, 2010.



You can purchase Saginaw Spirit vouchers from Family First for as little as \$7.50. Vouchers must be exchanged prior to the game at the Spirit Store or the ticket office prior to the game. The voucher can be used for any upper level seating for any home game during the regular season.