



Family First Credit Union

Connection

Second Quarter 2010

Lower Loan Rates!

There hasn't been a better time to finance with Family First! If you are considering purchasing a new vehicle; you can't go wrong with rates starting **as low as 2.99% APR***!

Even if you aren't in the market to purchase a vehicle; if you are paying more than 6.00% APR on your current loan; consider refinancing your vehicle with FFCU and **SAVE** money! Contact our Loan Department today at 989.759.1686.

*APR=Annual Percentage Rates. 2.99% represents 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.

Invest in America



The Invest in America program has grown to include discounts on a variety of products and services. Support American industries, and save money at the same time! Save even more money by financing your new vehicle purchase at Family First CU, with rates as low as 2.99% APR!

- GM
- Chrysler
- Sprint
- FTD
- Coming Soon – DIRECTV

To learn more about the program or learn of new partnerships that are saving Credit Union members money; visit www.lovemycreditunion.org.

Trust Accounts

Effective January, 2010, our policy for Trust Accounts has changed. Trust Accounts are now eligible for: Checking Accounts, Money Market Accounts, Certificates of Deposit, Online Account Access & Online Bill Pay. If you would like to add any additional services to your Trust Account, please visit the office located nearest you.

Fran Gibelyou, Celebrates Anniversary



Fran Gibelyou, Branch Manager of the Saginaw Office, recently celebrated her 25th year of employment at Family First CU. Fran began her career at the former Saginaw Municipal CU as a Teller in January, 1985. During her tenure, she has worked as Head Teller, Assistant Manager, and was promoted to her current position in

March, 2005. Congratulations Fran, for your hard work and dedication, which has helped make Family First CU a better place for our members!

Debit Card Conversion

Effective May 17, 2010, Family First will change our processing network for debit card transactions from COOP Financial Services to FTPS. All FFCU accounts with active ATM or MasterCard Debit cards will receive replacement cards and PINS. **We do not foresee any problems during this conversion, but**

urge all members to activate their new debit cards on May 17th. Your PIN for the new debit card will be mailed to you on April 27th and your new debit card will be mailed to you on May 3rd. Please watch your mail for them. More information will be provided to you as we get closer to the conversion date.



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.

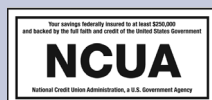
PHONE NUMBERS

Saginaw Office:
989.759.1686

Freeland Office:
989.695.5144

Toll Free:
800.580.0330

Visit us online at
www.fam1st.com



FFCU Members Why throw away your money?

Save on Sprint wireless service and phones, plus get a FREE car charger*!



Family First CU members have already been saving big with the Sprint Credit Union Member Discount Plan. Now our members can also receive a FREE car charger* with the purchase and activation of a new phone with Sprint. Not familiar with the Sprint Credit Union Member Discount Plan?

Here's how you can save:

- 10% off most regularly priced Sprint service plans
- Waived activation fee on new activations
- Waived upgrade fees

Start saving today! Free car charger available with web and phone purchases only. To learn more about this discount plan and to get your free car charger, visit www.SprintSave4CU.com or call 877.SAVE.4.CU.

IRA Maintenance Fee

Just a reminder the 2009 IRA maintenance fee of \$10 will be posted effective April 16, 2010.

IRAs

You have until April 15, 2010 to contribute to your 2009 IRA.

We offer:

- Traditional IRAs
- Roth IRAs
- Coverdell IRAs
- IRA CDs

Contact Cathy Honeman at 989.759.1686 ext. 224. Consult with your tax advisor.

Attention Coin Collectors

If you are looking to complete your Statehood Quarter Collection, contact the Saginaw Office at 989.759.1686 for an available listing. Remaining sets are 50% off!!



And the votes are in...

Congratulations to our volunteers who were all re-elected to serve 3-year terms.

Timothy Laugh and Kevin Quinlan –
Board of Directors

Stephanie Harden and Rick Longoria -
Credit Committee

Denny Browning -
Supervisory Committee

Congratulations to all of our elected Official Family Members. Thank you to all who attended the 71st Annual Meeting held at the Andersen Enrichment Center on March 20, 2010.



Holiday Closings

Memorial Day

Saturday, May, 29, 2010 (Freeland)
Monday, May 31, 2010

Independence Day

Saturday, July 3, 2010 (Freeland)
Monday, July 5, 2010