



Family First Credit Union

Connection

Third Quarter 2010

Shop, Save and Get Cash Back with Shop America



It's no secret that most people shop online these days. Thanks to a partnership with Invest in America, Family First CU can help you save and get money back when you shop. Just use **Shop America** and get rewarded with great discounts and cash back – just for being loyal to your favorite online stores.

With Shop America, you'll have access to more than 1,200 online retailers, including some of the largest and most popular, giving you major discounts when you shop. **And every time you earn \$10 or more in cash back from your purchases, you'll get a check as a thank you!**



So whether you're looking to shop online with Target, Macy's, Best Buy, Apple or hundreds of other stores, you can save and get paid to shop. Don't forget to make your Shop America purchases with your Family First CU debit card.

Shop America. Shop anytime. Easy online access. Visit www.lovemycreditunion.org/Shop_America_585.html for details on Shop America and the other Member Rewards partner offers from Invest in America.

Recent Updates to Netbranch

Members signed up for Netbranch can now view/print copies* of their cleared checks on their Checking, Business Checking, or Money Market Accounts!



Simply log into Netbranch; under the Inquires Tab, click "Account" and choose the Share ID (Checking or Money Market) to bring up the history you wish to view. Find the check number you are looking for and click on it. You will need to enter the MICR line at the bottom of your check only one time during this initial setup. If the image is available, a box will come up with the check information and then just click "accept" to view the check. A copy of both the front and back of the check can also be printed from here.

Under the "Services" Tab, click "E-Statements" now, instead of three months of saved statement history, you'll be able to view the past 12 months!

Not already signed up for Netbranch, our free online account access service? Just visit www.fam1st.com to submit an application or call 989.695.5144 ext. 242

Please note: Checks converted to an electronic debit through the automated clearing house (ACH) are not available for viewing.

Loan Rates...Even Lower!

Family First has the cash for your lending needs. We've dropped our rates even lower to make it more affordable for you to finance your summer fun or projects on your "To Do" list. If you need to borrow some money, please contact our Loan Department today at 989.759.1686, or apply online at www.fam1st.com.

Auto Loan as low as **2.95% APR***

Boat or RV Loan as low as **5.00% APR***

Motorcycle or ATV Loan as low as **5.50% APR***

Home Equity Loan as low as **6.25% APR***

*APR=Annual Percentage Rates. Rates listed as our best available rate, 2.95% represents our new vehicle rate, and is subject to credit approval and other restrictions. Not all members will qualify. To determine your rate, please contact the credit union.



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



Regulation E Changes – Member Opt-In

Recent changes to Regulation E by the Federal Reserve will require that all members participating in the Overdraft Privilege Program (ODP) at the credit union must opt-in to the program **by August 15th** in order to continue receiving the many benefits provided by this free service. Beginning in July, the credit union will begin contacting those members who are currently participating in this beneficial and free service to enable them to opt-in to their current program. Once you have been contacted and opt-in to your existing ODP program, we will mail you a confirmation letter for your records. We appreciate your time and patience as we implement these new Regulation E requirements.

Debit Card Conversion Update



The Debit Card conversion from CO-OP Financial to FTFS was completed on May 17th. As is the case with nearly all conversions, there were some minor issues between CO-OP and FTFS that needed to be researched and resolved. It appears that all of the issues have been resolved and your Debit Card should be working properly. We apologize for any inconvenience that you may have experienced while we resolved these issues. If you are still experiencing a problem with your Debit Card, please contact Julie Pangborn at 989.759.1686.



Save on Sprint Wireless

In addition to the 10% monthly savings, **beginning July 1st** Family First members will get a **\$25 coupon** towards the purchase of any item from Inventory Planet with the purchase of any new Sprint handset and a 2-year agreement. Inventory Planet offers the most up-to-date merchandise from mobile accessories, games, gaming accessories, Bluetooth headsets, special products and more.

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

Details on this offer will be available July 1st at www.SprintSave4CU.com or call **877.SAVE.4.CU. (877.728.3428)**

**\$25 coupon offer valid from July 1, 2010 thru August 31, 2010. Exclusively from Platinum Wireless, while supplies last. Must be a credit union member to qualify.*

Holiday Closings



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

Labor Day
Saturday, September 4, 2010 (Freeland)
Monday, September 6, 2010