



Family First Credit Union

Connection

Fourth Quarter 2011

International Credit Union Day

Thursday, October 20, 2011

Stop by either office and enjoy cider & donuts and FREE give-a-ways!

Enter a drawing for 4 FREE Spirit Vouchers at either credit union office, October 17th – 21st!

Bring your documents to SHRED

Family First CU would like to help members protect their identity by providing a secure way to dispose of their unneeded personal documents. Shred Experts will be here to provide FREE document shredding. Upon completion, a “certificate of destruction” is issued and the shred is delivered to a recycling facility.

Freeland Office: 12:30 – 2:30 pm

Saginaw Office: 3:00 – 5:00 pm

Money Saving Workshop

Help boost your monthly budget! Guest speaker Carla Hurd will offer helpful information and advice on how you can “Maximize your Family’s Budget”. Become a strategic shopper and substantially save on your shopping trip. Learn where, when and how to use coupons to serve your family. Seating is limited; RSVP no later than October 21st!

Where: Midland Resort & Convention Center

When: October 25th, 6 – 8:00 pm

RSVP: 249.8201

Sponsored by area credit unions.



Johnson’s Giant Pumpkin Farm

Saturday, October 15, 2011

Join us Saturday, October 15th from 11:00 – 1:00 pm at Johnson’s Giant Pumpkins. Family First CU will provide each member (10 years and younger) with a pumpkin (up to a \$3 value) and coupons for the entire family for a FREE cup of cider and a donut!

Look for the Credit Union table when you arrive and we will give you the coupons and show you where to look for the perfect pumpkin. Spend the day...there’s plenty to do; including a 13-acre corn maze celebrating Johnson’s 25th Anniversary! Visit www.johnsonsgiantpumpkins.net for directions or a listing of events.

Kimberly Webber, Celebrates Anniversary



Kim Webber, Branch Manager of the Freeland Office, recently celebrated her 25th year of employment at Family First CU.

Kim started her career at the former Saginaw Municipal CU as a Teller in August, 1986. During her tenure, she has worked as Head Teller, VISA Coordinator, and was promoted to her current position in October, 2004. Kim is a recent graduate of CUNA Management School, and also holds the title of “CCUE”, Certified Credit Union Executive.

Congratulations Kim, your hard work and dedication, has helped make Family First CU a better place for our members!

Reminder!

Christmas Club transfers to your savings account on October 1, 2011.



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.

Saturday (Drive-Thru)
9 a.m. - 1 p.m.
(Effective 1.1.2011)

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

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

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

No Saturday Hours
(Effective 1.1.2011)

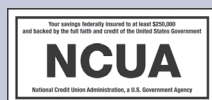
PHONE NUMBERS

Saginaw Office:
989.759.1686

Freeland Office:
989.695.5144

Toll Free:
800.580.0330

Visit us online at
www.fam1st.com



Debit Card Promotion

Use your FFCU Debit card for your Holiday shopping and have a chance to earn some additional spending cash! Two lucky members in November and December, who report the most transactions using their FFCU debit card, may win up to \$100 in cash deposits. A debit card is a great substitute to carrying cash!

Don't have a debit card? There's still time to get one. Visit the credit union office and complete an application so you could be using your FFCU debit card in as little as two weeks!

Spirit Vouchers



The Saginaw Spirit celebrates the opening of their 10th season on September 30, 2011! Saginaw Spirit vouchers are available at both credit union offices for \$9.50. Exchange your voucher for an actual ticket at either the Saginaw Spirit Merchandise Store; 5789 State St. or at the ticket box office at the Dow Event Center. Vouchers are good for any Upper-Level seat for the regular season and the first two rounds of home playoff games.

Saginaw County Fair

Family First CU helped sponsor a sheep raised by employee, Erin Turnwald. Erin has participated in the raising animals for the fair since she was six years old, and was her last year to participate due to age limitations.

Congratulations Erin!

Low Rates

Family First's low loan rates are still available to make financing your next vehicle more affordable with rates as low as 2.85% APR*. Contact our Loan Department at 759.1686, or apply online at www.fam1st.com.

Visit www.fam1st.com to view a listing of our rates. Even if you aren't in the market to purchase a vehicle consider refinancing your vehicle from another institution to FFCU. Depending on your existing terms this move could save you hundreds or even thousands of dollars in additional interest. Contact our Loan Department today at 989.759.1686.

*APR=Annual Percentage Rates. Rates listed as our best available rate, 2.85% 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.

Bake Sale Saginaw Office

Thursday, Nov. 3rd

Proceeds to benefit the United Way

Great News ~ Youth CD Change

Effective October 1, 2011, the age restriction for the Youth CD has changed from 19 years to 23 years.

Holiday Hours

Columbus Day

Saturday, October 8th, 2011

Columbus Day

Monday, October 10th, 2011

Thanksgiving

Thursday, November 24th, 2011

Christmas Holiday

Friday, December 23rd, 2011
(Open 9:00 am - 3:00 pm)

Saturday, December 24th, 2011
Monday, December 26th, 2011

New Years Holiday

Friday, December 30th, 2011
(Open 9:00 am - 3:00 pm)

Saturday, December 31st, 2011
Monday, January 2nd, 2012