



Family First Credit Union

Connection

First Quarter 2022

VISA Balance Transfer

As your credit card statements start coming in, you may be realizing exactly how much you spent this holiday season! Now is a great time to smash high interest rates on your other credit cards and transfer your balances to your FFCU VISA Credit Card with our **No Fee Balance Transfer** offer at **3.99%^{APR}** for **12 months!** Get started today 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!

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. A less than perfect credit score is no cause for alarm! 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.

*APR=Annual Percentage Rate. Rate listed 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. Balance Transfer offer ends 3/31/22.



Save the Date!

83rd Annual Meeting Date

As the pandemic continues, Family First Credit Union is looking for a way to conduct our Annual Meeting and voting in a safe manner. Please mark your calendar to join us for our virtual Annual Meeting on Saturday, March 12, 2022. 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 – Consists of seven volunteer credit union members who are responsible for setting policies, and for the general direction and control of the credit union.

Supervisory Committee – There are five volunteer credit union members responsible for auditing and verifying the actions of employees and its established policies and procedures.

Credit Committee – Is comprised of five volunteer credit union members who act as the final decision body on loans that fall outside the approval limits of Loan Officers and Managers, as established by the Board of Directors.

This year we have two positions open for each Committee: Board of Directors, Supervisory Committee and Credit Committee. If you are interested in serving the Credit Union in a voluntary position, please contact Tommi Lough – tlough@fam1st.com or by calling 989.759.1686 ext. 425; no later than January 28, 2022.



GREAT NEWS!

Family First CU is fully committed to all of our members needs and have recently upgraded our website to include AudioEye. A new visible accessibility icon is now present on our website to enhance members experiences and to accommodate those under the Americans with Disability Act (ADA).

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TAX SOLUTIONS AND SAVINGS FOR MEMBERS

SCAN THE QR CODE TO VIEW SAVINGS
TaxServices.LoveMyCreditUnion.org



989.759.1686

Toll Free: 800.580.0330

Visit us online at www.fam1st.com
Now with live chat during business hours.

MOBILE BANKING

Search: TouchBanking
App Code: Fam1stCU

Employee Anniversary

Fran

CEO • 37 years

Julie P.

Card Services Specialist • 24 years

Tracey

Loan Officer • 9 years

Connie

Part-Time Loan Officer • 3 years



Mechanical Repair Coverage

We now offer extended coverage for your vehicle 15 years or newer. There are three plans to choose from, Platinum, Gold & Silver. Call to speak with a Loan Officer today at 989.759.1686 ext. 503, to review all options and find the one that is best for you!



Whatever financing term you need, we've got it!

If you're looking to purchase or refinance your existing mortgage, now is a perfect time to save money by taking advantage of our **low mortgage rates!**

Interested in a Home Equity Loan to make a few improvements around the house? We have options for that too!

Check our rates online or call our Mortgage Department at 989.759.1686 ext. 504.

Ruh-rohs & Cat-astrophes Happen

A dog or cat's curiosity to explore the world around them can sometimes lead them to do crazy things with costly consequences, like eating random objects, succumbing to fracturing falls, or playing a little too rough with fur friends and ending up with bite wounds. When unexpected accidents happen, depending on the severity of the accident you could be looking at a hefty vet bill!



Nationwide®

Say 'yes', to the best care for your fur baby, even when it comes at a high cost. We offer pet insurance through Nationwide with three plans to choose from. Coverage is available for more than just cats and dogs, so make sure your feathered and reptilian pets are also protected. You can keep your current vet and submit your bills for reimbursement after your appointment. Visit www.fam1st.com/pet-insurance for more information on the coverage options, or to request a quote.



Protect Yourself Against Fraud

We understand that fraud can be a scary thing, which is why we offer a variety of prevention tools to help protect you. The SecurLOCK Equip mobile app is a great fraud prevention tool that works directly with your FFCU VISA debit and credit cards. This app is a simple and secure way to manage and monitor your payment transaction activity and receive notifications each time your card is used for a purchase. You can turn your card "on" or "off" with a touch of a button, set transaction dollar limits, and more. Download the app today on the App store or Google Play.

Having trouble registering your cards? Call 989.746.7100 ext. 510 or visit our website for instructions under **Connect > Member Perks > SecurLock**.



Destination Sunshine

Looking for an affordable way to say goodbye to the winter blues and hello to some sunshine and warm sand this winter? Our Vacation Loan as low as **4.99% APR** can help get you to your destination! Stop in or apply online from February 1 – March 31, 2022.

When planning your next vacation remember to contact the credit union if you will be traveling out of state or outside the United States. We will flag your card with a Travel Alert so that you will have uninterrupted access using your FFCU debit card. Our VISA Credit Cards are not authorized for purchases outside the U.S. If you will be traveling with your VISA Credit Card to a foreign country, please contact us before your trip at: 989-746-7100 ext. 510.

Holiday Closings

Martin Luther King Jr. Day

Saturday, January 15, 2022

Monday, January 17, 2022

President's Day

Saturday, February 19, 2022

Monday, February 21, 2022



@Fam1stCU



A complete copy of our privacy policy is available at www.fam1st.com, or by calling the credit union office at 989.759.1686.