



Family First Credit Union

Connection

Second Quarter 2019

Spring is here and summer is just around the corner! Remember Family First when looking to finance your next loan. Our low rates will make your purchase even more affordable with our 10 & 15 year fixed rate options for your Boat, Motorcycle, RV/Camper Loan!

Boat, Motorcycle & RV/Camper Loans

36- 84 months – as low as **3.99%** APR*

10 Year Fixed – as low as **4.25%** APR*

15 Year Fixed – as low as **4.58%** APR*

Snowmobile, ATV & Jet Skis

Up to 60 months – as low as **3.99%** APR*

84 month (New only) – as low as **4.25%** APR*

Apply for your next Boat, RV/Camper, Motorcycle, Snowmobile, Jet Ski or ATV Loan online at fam1st.com.

If you already have your loans financed elsewhere, check what rate you are paying. With our great rates, refinancing your loan to FFCU could help save you money and pay off your loan sooner!

*APR=Annual Percentage Rates. Rates listed are our best rates and are subject to credit approval and other restrictions. Not all members will qualify. Motorcycles do not qualify for the fixed term financing. Minimum \$25,000 loan amount for the 15 year term. To determine your rate, please contact the credit union.



SAGINAW MUNICIPAL EMPLOYEES
CREDIT UNION

1939 - 2019

FAMILY FIRST CREDIT UNION

Thank You for being a part of our Family!



We would like to congratulate those elected to 3-year volunteer positions with Family First Credit Union.

Board of Directors

Maurice Patterson | Patricia Jacob

Supervisory Committee

Dennis Browning | Floyd Kloc

Credit Committee

Connie Garstecki | Stephanie Harden

Family First CU would like to thank all of our Board of Directors, Credit and Supervisory Committee members, past and present for all of the time and energy they have volunteered; while focusing on making Family First CU a trusted partner for our members. We greatly appreciate the time and effort put forth to helping make Family First Credit Union continue to prosper.

Thank you to all those who attended our special 80th Annual Meeting held at the Kochville Veterans Hall on Saturday, March 2, 2019.

Mobile Banking

Our mobile banking app is a great way to keep track of your finances when you are on the go! Check balances, transaction history, transfer money, make a loan payment, or apply for a loan; right from the convenience of your phone. As an added benefit, set up eAlerts to inform you when your balance is low, loan payments are due, when checks have cleared or the transactions being held waiting to process. Download the mobile banking app from the App Store or Google Play by searching: **TouchBanking App Code: FAM1STCU**

TouchBanking

To use mobile banking you must be registered for online banking with Netbranch, using your FFCU login ID and your password used for Netbranch to log into the mobile banking app. To watch a short video visit our website at www.fam1st.com. *Message & data rates may apply.

Do you need to rebuild your credit? With tax refunds coming in, now is a perfect time to make that happen! Our Share Secured VISA Credit Card can help establish or rebuild your credit score by securing funds in a savings account equal to the credit limit. (Example: \$300 is secured in your Savings Account and a VISA Credit Card is opened with a credit limit of \$300). As you make purchases and make monthly payments by the due date, the payments are reflected on your credit report. After a period of payments made on time, your credit history shows a pattern of "credit worthiness" eventually raising your credit score. Share Secured Credit Cards receive a low rate of **8.90%** APR. Stop in and speak with one of our Loan Officers today and work on increasing your credit score!



*APR=Annual Percentage Rates. 8.90% 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.

BUSINESS HOURS

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

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

No Saturday Hours

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

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

No Saturday Hours

Kochville
Mon. Tue. Wed. Thurs
9 a.m. - 5 p.m.

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

Saturday
9 a.m. - 1 p.m.

PHONE NUMBERS

Saginaw Office:
989.759.1686

Freeland Office:
989.695.5144

Kochville Office:
989.746.7100

Toll Free:
800.580.0330

Visit us online at
www.fam1st.com

MOBILE BANKING
Search: TouchBanking
App Code: Fam1stCU



@Fam1stCU



Important!



We want you to be aware that ATM/Gas Pump skimming/shimming devices have been on the rise in our area. Although we have not had any issues with our ATM machines, some of our members have recently had fraudulent debit transactions. Thieves are installing these types of devices on local ATM and Gas Pump card readers to capture your card information. Once they have your card information, they are able to make fake cards to make purchases or withdrawals from your account.

Be aware of the ATM or Gas Pump machines you are using. Physically inspect and touch the device before use. Does any part of the machine look loose? Does the card slot look like it has been

glued or altered? Are there any extra pieces affixed to the machine that don't look like they belong? Are there tiny holes near the keypad where a camera could be watching your PIN entry? These are just a few items that may show a machine has been tampered with. To protect yourself:

- **always inspect the machine** - you are inserting your card into for tampering
- **be observant** - even if you suspect nobody is watching, use your hand to cover PIN entry at the machine
- **check your account on a regular basis** – look for suspicious purchases and notify your credit union immediately
- **when in doubt** – pay for gas inside or make withdrawals in person at the credit union

\$SAVE TO WIN

Open your 12-month Save to Win CD for as little as \$25 and you can add money whenever you want! Every time you make deposit(s) totaling \$25, you'll be entered in the monthly and quarterly prize drawings – and best of all, it's free!

All of the money that piles up in your Save to Win account is yours to keep along with the interest you earned. There's never been a better time to get the ball rolling on your savings plan; especially if you have tax refund money sitting in your savings account. With nothing to lose and everything to win, it's time to Save to Win!

Talk to a Member Service Representative to open your Save to Win account and start saving today.

IRAs

You have until April 15, 2019 to contribute to your 2018 IRA.

We offer:

Traditional IRAs Coverdell IRAs
Roth IRAs IRA CDs

Contact Cathy at 989.759.1686 ext. 224 or Carey at 989.695.5144 ext. 337.

Consult with your tax advisor.

Youth Month

This April, we're celebrating our Youth and how to help them reach their dreams of a happy future. Some of those dreams may require money to come true. How do you help your children achieve their dreams? One way is to help them learn how to save their money. Open a Savings Account with as little as \$5.00 and encourage your child to make regular small deposits. Our Youth CD is a great way to make that start for them with a low \$100 minimum deposit. What's even better is they are able to keep saving with their Youth CD until they are 23 years old! The short 4-month term allows for access several times during the year for college expenses, or to make an additional deposit to your CD upon maturity. Stop by today to take advantage of this great saving opportunity!

Youth CD restrictions: Limit one Youth CD per member account, minimum deposit \$100 – maximum deposit \$2,000. For members 23 years or younger.

Alerts

To prevent fraud it is important that you keep your contact information up to date with the credit union (home, work and cell phone numbers) so we may contact you by text or phone to verify suspicious activity on your credit or debit card.

Traveling? Please call the credit union to let the debit/credit card department know the dates of travel for uninterrupted use of your FFCU Debit & Credit Cards. *Please Note: If your travel takes you outside of the United States, please contact the credit union for International use.*

Holiday Closings

Memorial Day
Saturday, May 25, 2019
Monday, May 27, 2019

Independence Day
Thursday, July 4, 2019