

Family Credit Union First

August 2025



Where Your Family Comes First!

Visit our website

989.759.1686



Got your postcard? Bring it into any branch and you'll be entered to win! We're giving away three \$100 Visa gift cards — one for each age group!

Ages 4–9

Playground Royalty.

Whether it's crayons or capes, your little legend could win \$100 to kick off the school year in style.

Ages 10–13

Too Cool for School (Supplies).

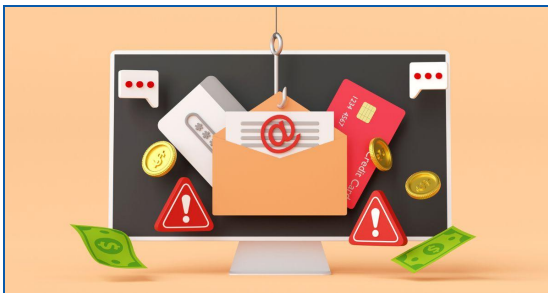
That \$100 Visa gift card? Perfect for the kid who suddenly has opinions about folders, shoes, and everything else.

Ages 14–17

Basically Adults (But Still on Your Budget):

Give them a shot at \$100 to make back-to-school shopping a little less stress and a lot more slay.

Please note: Students must be present to receive their school supply bag.

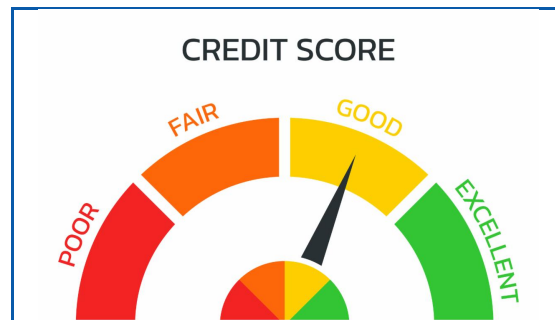


Phish-Delivering Emails

Emails with a PDF attachment that appears to be from a major organization like Microsoft, DocuSign, or PayPal.

The subject of the email seems alarming and makes it appear that you have an issue with your account. If you open the PDF attachment, it contains official logos and professional formatting. It appears legitimate, and the instructions direct you to call a customer service phone number.

But this PDF file is actually a phishing attempt. The phone number is fake, and if you call, a cybercriminal will answer and pretend to be a customer support representative.



Teens Corner

Understanding Credit Scores

Impacts Major Purchases: A good credit score can lead to lower interest rates on loans, saving you money on large purchases such as cars or homes.

Determines Loan Approval: Many lenders will check your credit score before giving you a loan. A higher score increases your chances of getting approved.

Can Affect Job Opportunities: Some employers check credit as part of their hiring process, especially for financial positions.

Fee Increase

Effective 10/1/25 we will be increasing our fees for wires.

- Incoming Wire Transfer - \$10.00
- Domestic Wire Transfer - \$30.00
- International Wire Transfer - \$50.00

YOUR LOAN - YOUR WAY

BACK TO SCHOOL LOANS

RATES AS LOW AS | 9.99% APR*



Family Credit Union First

 **August - September**

*APR=Annual Percentage Rate. See credit union for details.

Holiday Closings

**Aug.
30**

Saturday - CLOSED for Labor Day

**Sept.
1**

Monday - CLOSED for Labor Day

Safe Deposit Box

Renewal fee will be taken from your account 9/1/25.

Need a safe deposit box? Stop into the Kochville office to open your box today!

3 x 10 = \$40
5 x 10 = \$60
10 x 10 = \$100





We're teaming up with the Impact Saginaw and the Saginaw Children's Zoo to make back-to-school season a little brighter for our community.

Stop by our table during the event to pick up your FREE bag of school supplies.

Let's make this school year the best one yet — see you at the zoo!

Member Appreciation Day

Friday, September 19, 2025 11-2pm
Saginaw Branch - 1011 N. Michigan Ave

August

Anniversaries

Gabriyel Brazil - 3

Years

Lisa Honeman - 2

Years

Jane Smith - 8 Years

Carolynn Neumann - 1

Year



August

Birthdays

Karin Nowak

Julie

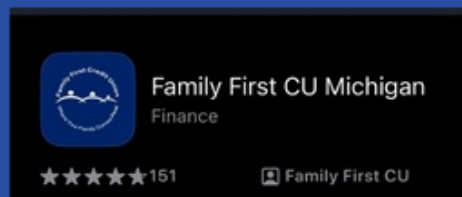
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feedback on how we
can better serve you.**

**Download today from
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account access.**



Family First Credit Union | 1011 N. Michigan Ave | Saginaw, MI 48602 US

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