

# Family Credit Union **First**

December 2025



## Where Your Family Comes First!

Visit our website

989.759.1686

## ***Quick Cash and Holiday Loans***

***November 3rd - December 31st***

Stop in or contact us today for more details!

### ***Need extra cash and a credit boost?***

Our Quick Cash Loan is a no credit check option that gives you up to \$1,250 same day — plus, it can help build your credit at a rate of 18.00% APY.

To qualify, you need a \$25 application fee, 90 days of direct deposit history, and an account in good standing with FFCU.

### ***Make the holidays happen with ease!***

Get the financial flexibility you need—  
Holiday Loans starting at 9.99% APY

Whether you're shopping for gifts, traveling, or covering seasonal expenses, this loan gives you the flexibility and affordability to enjoy the season stress-free!



## *Branch Closings*

### **Wednesday**

December 24th

Close at noon for Christmas Eve

### **Thursday**

December 25th

Closed for Christmas Day

### **Wednesday**

December 31st

Close at noon for New Year's Eve

### **Thursday**

January 1st

Closed for New Year's Day

We're collecting new toys across all our branches to help bring joy to children in the hospital this holiday season.

If you're able, please consider donating a toy and help us make the holidays a little brighter for families in our community.

Every donation makes a difference — together, we can make a big impact and share the spirit of giving with those who need it most.

**Now until mid December**



**TOYS FOR TOTS  
JOE FM's SANTA JOE  
COVENANT KIDS**



### **Help your kiddos save!**

#### *Make It Visual*

Kids learn best when they can see progress. A clear jar or a colorful piggy bank turns saving into something tangible. Watching coins and bills accumulate gives them a sense of accomplishment and makes the concept of saving real—not just abstract numbers. You can even add stickers or markers to track milestones for extra fun.

#### *Set Small Goals*

Big goals can feel overwhelming, so start small. Encourage your child to save for something meaningful, like a favorite toy or holiday gift. Breaking the goal into smaller steps teaches patience and planning. When they finally reach their target, they'll experience the reward of sticking to a plan—an important life skill.



## **HOLIDAY SCAM ALERT**

### **Fake Delivery Notifications**

Scammers know we're all waiting for packages this season. They send emails or texts claiming to be from companies like UPS, FedEx, or USPS. The message says there's a problem with your shipment and includes a link to "fix" it.

#### *What really happens:*

Clicking the link takes you to a fake site that steals your personal info or installs malware on your device.

#### *How to stay safe:*

- Don't click links in unexpected delivery messages.
- Go directly to the official carrier website or use their app to track packages.
- Never share personal or payment details through email or text.

**Enjoy the holidays—and keep your data secure!**



### **Unbeatable Auto Loan Rates at FFCU**

Your dream car deserves the best deal. At FFCU, we offer the lowest rates around—and if you find a better offer, we'll match or beat it with proof of preapproval.

Hit the road with confidence and keep more money in your pocket!

**As low as 4.49%** APR

*Apply today and start saving big.*

## **Share the Benefits & Get Rewarded**

Refer a friend to join FFCU and you BOTH get \$100 when you both set up direct deposit\*.

**PLUS**, you're both entered to WIN \$250 in our quarterly drawing!

\*Direct Deposit of \$400 must be received into your FFCU account within 60 days.

## Free Popcorn Days

Kochville 12/12  
Saginaw 12/19  
Freeland 12/26



## December Birthdays

Annette Turner  
Paula Meyer  
Ally Honeman



## December Anniversaries

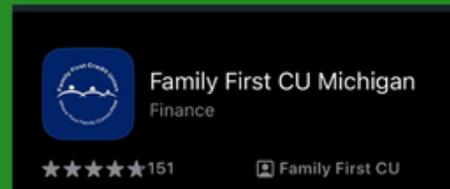
Tommi Lough - 20yrs  
Karin Nowak - 7 yrs  
Steve Klein - 1 yr



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account access.



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