



**Find the hearts!**

Click here to enter to win a Meijer Gift Card.

## ROUND-UP

savings program

Every FFCU debit card purchase will round up to the nearest dollar and your change will deposit into your new Round Up savings account!

## We want your loan!

Stop in or call us today to see how we can save you money on your next loan.

We will MEET or BEAT your rate approved by our competitors!

**Ask us for details today!**

## FFCU 2025 Scholarship

Visit our website for more information and timelines.

**Apply Today!**



- Applicants must be a current member or relative of a current member of FFCU and residing in our area of membership. Awarded money will be deposited into FFCU account.
- Be enrolled or planning to enroll in an accredited post-secondary institution, trade or vocational school.
- Demonstrate academic achievement (minimum GPA of 2.50) and financial need. Submission of most recent quarterly report card will be required.
- Submit a thoughtful 250-500 word essay on the topic of what Financial Literacy means to them and one letter of recommendation.

# 86th Annual Meeting



**March 29, 2025**



**6:00 PM**



*Kochville Veterans Hall*  
**3265 Kochville Rd.  
Saginaw, MI 48604**



**RSVP TODAY!**

## **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 voting (and two associate) volunteer credit union members who are responsible for setting policies, and for the general direction and control of the credit union.

Supervisory Committee - Includes five volunteer credit union members responsible for auditing and verifying the actions of employees, established policies and procedures.

Two positions open on each:  
Board of Directors & Supervisory Committee

**If you are interested in serving the Credit Union in a voluntary position, please contact Tommi Lough - [tlough@fam1st.com](mailto:tlough@fam1st.com) or by calling 989.759.1686 ext. 425; no later than February 7, 2025.**



# Kids Corner

## Saving Tips

Setting Savings Goals: Set a goal, like saving for a special toy or a gift. Make a new box or jar for each savings plan labeling it with your goal title and watch your savings grow!

DIY Gift Giving: To maintain a budget, homemade gifts are always a fun option and can often be more meaningful.

Spending Limits: Set an agreement with yourself or others on what you will spend on gifts or food. This helps prevent overspending. Stick to your budget, track your expenses and compare prices.

*Information provided by:  
Credit Union Solutions Group*

### Free Popcorn Days

Feb 14th - Saginaw  
Feb 21st - Kochville  
Feb 28th - Freeland



Click or scan to give feedback about your last interaction our branches.

### CONTACT US

989.759.1686

Toll Free 800.580.0330

Visit us Online  
[www.fam1st.com](http://www.fam1st.com)

Live chat with us during business hours.

## Staff Birthdays

Levi Fackler

Amanda LaTarte

Happy Birthday



## Staff

## Anniversaries

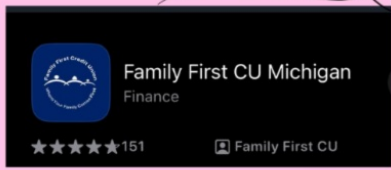
Autumn Bias

Julie Pangborn

Tracey White



Download today from your app store for 24/7 account access.



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

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