

# Family Credit Union **First** Connection

January 2025

Happy New Year!

**Find the icicles/ice!**

Click here to enter to win a FFCU beanie hat.



## January Free Popcorn Days

January 10th - Freeland

January 17th - Saginaw

January 24th - Kochville

**CLOSED**

All branches are closed on January 18th & 20th for Martin Luther King Jr. Day.

What's new?



## Round Up

## Savings Program

Every time you make a purchase with your debit card; our program will round up the amount to the nearest dollar and transfer the change into a separate savings account.

Use these extra savings for something special—whether it's treating yourself or a gift for someone else.

**Ask us for details today!**

## FFCU 2025 Scholarship

Visit our website for more information and timelines.



### Eligibility Criteria

- 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.

# Task Scams

Being paid for simple tasks.

Never respond to unsolicited texts or direct messages about job opportunities. Real employers will not attempt to contact you this way.

A real job opportunity won't ask you for money to get paid. You should always be suspicious if you are asked to deposit money before you can receive your paycheck.

Trust your instincts. You should always be skeptical of unsolicited job offers, especially if they seem too good to be true!



# Staff Birthdays

Lourdes Kirksey

Brittany Bunce

Tracey White

Jason Acosta



**Annual Meeting will be**

**March 29, 2025**

**at Kochville Veterans Hall**

## 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.

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 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](mailto:tlough@fam1st.com) or by calling 989.759.1686 ext.**

**425; no later than February 7, 2025.** 

# Kids Corner

## Saving Tips

Savings Jar: Decorate it to make it your own. Use this jar to collect coins and small amounts of cash you receive such as allowance, gifts or even lost couch change. Label it with a savings goal like a new book or a gift for someone and watch your savings grow!

Budgeting for gifts and activities: Decide on an amount you can afford and stick to it! Dividing expenses into categories can allow you to see what you have available for each activity you decide. Consider homemade gifts to limit extra spending. Take advantage of sales and discounts.



*Information provided by:  
Credit Union Solutions Group*

## We want your loan!



Stop in or call us today to see how we can save you money on your next loan. We'll MEET or BEAT your rate approved by our competitors!\*

\*See credit union for details.

## Skip Pay Dec. 1st - Jan 31st.



We have made your loan payments easier this holiday season with extending our skip pay through January! Complete your application and return with the \$40 processing fee for each qualified skipped loan, before their due date(s). Please Note: Your skip pay can be for either December or January, it cannot be applied to both months.



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

### CONTACT US

989.759.1686

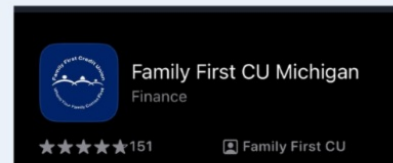
Toll Free 800.580.0330

Visit us Online

[www.fam1st.com](http://www.fam1st.com)

Live chat with us during business hours.

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



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