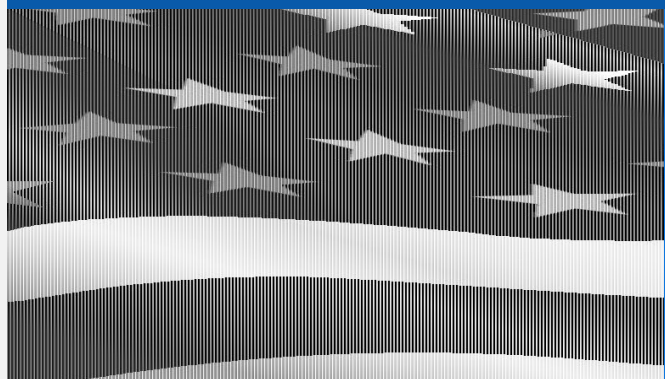


Family Credit Union First

JULY 2025



989.759.1686

Where Your
Family Comes
First!

Visit our
website

Important Online Banking Security Update Effective July 22, 2025

We're adding new security features to our FFCU online banking accounts.

Please make sure your phone numbers and emails addresses are up to date
Keep a look out for another email with detailed instructions or [click here](#).

As always, if questions arise, please contact us at 989-759-1686.

Back to School Collection

HELP LOCAL FOSTER KIDS (K-12) TO GO BACK TO SCHOOL IN STYLE



Supply Wish List



BINDERS
LOOSE LEAF PAPER
PENCIL CASES
MARKERS/CRAYONS

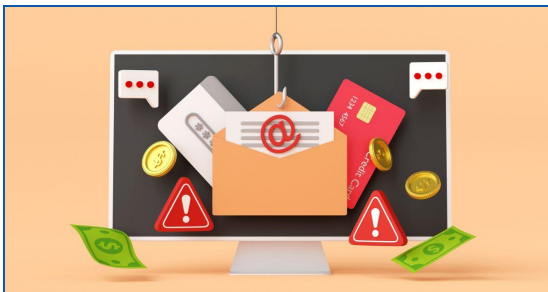
BACKPACKS
POCKET FOLDERS
PENCILS/PENS
NOTECARDS
HIGHLIGHTERS
RULERS

NOTEBOOKS
GLUE/GLUE STICKS
CALCULATORS
COLORED PENCILS

SUPPLIES WILL BE
DONATED TO MDHHS -
SAGINAW COUNTY

**Collection is now
until July 22nd**

CASH DONATIONS
CAN BE MADE AT
THE TELLER LINE



Avoid Falling Victim

Be suspicious of unexpected text messages, especially if they seem urgent.

Be wary of messages from strange phone numbers you don't recognize. If you need to contact customer support for one of your accounts or services, always use the contact information listed on their official website.

Remember that scammers often use alarming language to try to trick you into acting impulsively. Always stop and think before you click!



Kids/Teens Corner

Track Spending

This helps to see where your money is going and may highlight over-spending habits that can be adjusted to help work towards a goal or purchase you are trying to accomplish.

Breakdown Categories can be but are not limited to: Food, Entertainment, Clothing and Savings.

Knowing where your money is going is a large part of budgeting.



CHRISTMAS
IN
JULY

QUICK CASH LOAN

\$25 APPLICATION FEE
UP TO \$1,250 LOAN AMOUNT
18% APR WITH AN 11 MONTH REPAYMENT

APR=Annual Percentage Rate. Must be a member and have 3 consecutive months of direct deposit. One quick cash loan per account. See a loan officer for details.

The advertisement features a light blue background with a yellow sun in the top left, a palm tree with string lights on the right, and two yellow stars, one wearing a Santa hat. The text 'CHRISTMAS IN JULY' is in a green, arched font, with a red and green Christmas stocking hanging from the 'C'.

Tittabawassee Twp. Free Summer Concerts

Hayes Park ~ 9200 Midland Rd. Freeland, MI

July 9	EMPTY POCKETS (Variety) 6:30PM-9:00PM
July 16	ALEX MCMATH (Variety) 6:30PM-9:00PM
July 23	STONE ST. REVIVAL (ROCK) 6:30PM-9:00PM

Holiday Closings

July
4-5

Friday/Saturday - CLOSED for Fourth of July



2025

**nature
EXPLORERS**

Full Schedule

Playdates
Mobile recreation programs

The logo features a row of green pine trees. Below the trees is a yellow and black bus with a face. To the right of the bus is a QR code. To the right of the QR code is a graphic of people playing on a swing set.

Looking for fun ways to keep the kids entertained this summer? Saginaw County Parks has you covered!

Click the QR code to explore their Mobile Recreation Program—check out all the exciting activities planned for July!

Coming in August

BACK 2 SCHOOL GIVEAWAY

FFCU Youth Accounts ages 4–17

Keep an eye on your mailbox for details about our Back-to-School Giveaway happening August 4–8!

Stop in our branches to claim your school supplies and enter to win a \$100 visa gift card.



June Anniversaries

Kristina
Mieske
1 Year



July Birthdays

Cathy
Honeman

NOTICE OF CHANGE IN TERMS

Effective July 1, 2025, Family First Credit Union revised its Funds Availability Policy to expedite the availability of funds subject to certain deposit check holds. For the following hold policies, the amounts have been increased as shown below.

Reservation of Right to Hold & Credit Union ATMs

Current: The first \$225 of your deposit will be available on the first business day. **Amount is increased to \$275.**

Longer Delays May Apply

Current: We may delay your ability to withdraw funds deposited by check into your account for an additional number of days if you deposit checks totaling more than \$5,525 on any one (1) day. **Amount is increased to \$6,725.**

Special Rules for New Accounts

Current: Funds from deposits of cash, wire transfers, and the first \$5,525 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state, and local government checks, will be available on the first business day after the day of your deposit - **Amount is increased to \$6,725.**

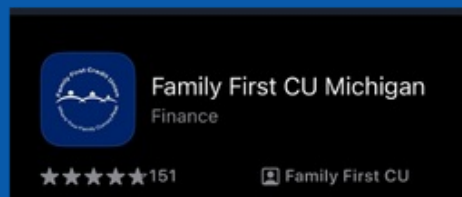
Any excess funds over \$5,525 will be available on the ninth (9th) business day. **Amount is increased to \$6,725.**





Click or scan to give us
feedback on how we
can better serve you.

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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