

Family Credit Union First

JUNE 2025



Where Your Family Comes First!

Visit our
website

989.759.1686



Social Security Swindle

You may receive an email that appears to be from the United States (US) Social Security Administration (SSA), a retirement program run by the US government. The email says your SSA financial statement is now available. It even has an official SSA logo and provides instructions for viewing your statement by downloading an attachment.

However, the email isn't actually from the SSA. Downloading the attachment installs software that lets cybercriminals access your computer. This software allows them to take full control of your device and steal your personal information,



Kids/Teens Corner

To help you learn how much things costs:

Guess how much money it costs to keep your family pet—and write that number down. Now add up how much it really costs! If you need to, ask your parents how much they spend on pet food, pet dishes, visits to the veterinarian, and other items for your pet. Was your guess close?

Types of Credit:

Credit Cards: These are cards issued by your credit union that allow you to borrow money to make

banking details, and private files. They can then use this information to steal your identity and commit financial fraud!

Never download attachments from unexpected emails. Remember that real government agencies typically communicate sensitive information through paper mail, not email.

purchases. You must pay back the borrowed amount, typically with interest, if not paid off within a certain timeframe.

Loans: These are borrowed sums of money that must be repaid over time, usually with interest. Loans can be for various purposes, such as student loans for education, auto loans for cars, or personal loans for other needs.



Float
PAST A PAYMENT
WITH JUNE SKIP PAY

\$40 PER LOAN ~ ASK FOR DETAILS TODAY

5 Ways to Use a Home Equity Loan

1. Home Improvements
2. College Tuition
3. Debt Consolidation
4. Weddings
5. Vacations

Rates as low as **6.99% APR***

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



Tittabawassee Twp. Free Summer Concerts

Hays Park ~ 9200 Midland Rd. Freeland, MI

June 11

BUTCH-A-PALOOZA (Country) 5:00PM-9:00PM

June 18

NAMELESS (Rock) 6:30PM-9:00PM

Holiday Closings

June
19

Thursday - CLOSED for Juneteenth

July
4-5

Friday/Saturday - CLOSED for Fourth of July



School's Out for SUMMER! ✨

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

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

Looking Ahead

Celebrate *Christmas in July* with a Quick Cash Loan

June Anniversaries

Carey Daubert - 21
years

Paula Hudson - 21
years



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.**



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