

Family Credit Union **First**

November 2025



Where Your Family Comes First!

Visit our website

989.759.1686

Quick Cash and Holiday Loans are back!

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 fee, 90 days of direct deposit history, and an account in good standing with FFCU.

Make the holidays happen with ease!

Our Holiday Loans offer up to 24-month terms, starting at just \$1,000 with a competitive rate as low as 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!

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.



TOYS FOR TOTS



Nourishment for Neighbors: Emergency Food Response
Assisting United Way of Saginaw County and Hidden Harvest

Michigan SNAP benefits temporarily lapsed, affecting over 1.4 million residents, including families with children, older adults, and individuals with disabilities. This disruption created significant hardship for many in our community who rely on these benefits for daily essentials.

We recognize the stress and to help our community, we are partnering with other local credit unions by serving as a **drop off location for non-perishable food, paper products, laundry supplies and personal hygiene donations now until November 14th.**

If you're able, please consider bringing canned goods, boxed items, or other shelf-stable foods to any of our branches.

Branch Closings

Tuesday
November 11th

Closed for Veteran's Day

Thursday
November 27th

Closed for Thanksgiving Day



Why Youth Accounts Matter?

Youth accounts play a vital role in helping young people build a strong foundation for financial literacy and responsibility.

By giving children and teens a safe space to learn how to manage money, save for goals, and understand the value of budgeting, these accounts empower them with lifelong skills. They also foster a sense of independence and confidence, encouraging smart financial habits early on.

Supporting youth through these accounts is an investment in their future—and in the financial health of our community.



Tis the season for online scams!

As the holiday season approaches, scammers ramp up efforts to trick people with fake deals and fraudulent charities.

These scams often include malicious links or websites designed to steal your money, personal information, or even your identity.

Always be cautious—if a deal seems too good to be true or a donation request feels off, take a moment to verify before clicking or giving. Staying alert can help keep your holidays safe and stress-free.

For more information and tips to keep you safe, click [here!](#)

Start your Engines! **Lowest Rates - Guaranteed** **at FFCU**

Looking for a loan that goes the extra mile? Our auto loans come with the lowest rates in town, and if you find a better offer, we'll match or beat it with proof of preapproval.

Drive off the lot with confidence — and extra savings!



As low as 4.49% APR

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.



START REFERRING TODAY!

Visit [fam1st.com](#) or stop in one of our three convenient locations.

Free Popcorn Days

Saginaw 11/14
Freeland 11/21
Kochville 11/28



Thank You for a Fantastic October!

We're so grateful to everyone who joined us for our 2nd Annual Pumpkin Giveaway and Trunk or Treat!

On October 23rd, we kicked things off with our Pumpkin Giveaway, starting with 600 pumpkins — and they were gone in no time! It was amazing to see so many smiling faces picking out the perfect pumpkin from the patch.

Just two days later, on October 25th, our Kochville Branch hosted Trunk or Treat, welcoming nearly 500 kids and their families for a beautiful day of costumes, candy, and community spirit. Thank you for making it magical!

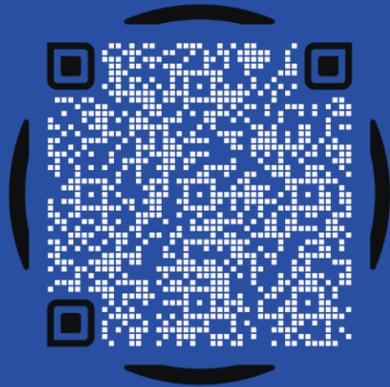
November
Birthday

Autumn Bias
Steve Klein
Janie Smith
Andrew Lough



November
Anniversary

Lynette Greenwald -
6yrs
Cathy Honeman - 5yrs
Andrew Lough - 2yrs



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feedback on how we
can better serve you.



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your app store for 24/7
account access.



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