

Family Credit Union **First**

October 2025



Where Your Family Comes First!

Visit our
website

989.759.1686

We're celebrating fall with our 2nd Annual Community Events — and you won't want to miss them! Stop in before supplies are gone.

Free Pumpkin Giveaway

Stop by and pick out your perfect pumpkin — absolutely free! It's our way of saying thank you to the community and kicking off the season in style.

Trunk or Treat

Enjoy decorated trunks, festive vibes, and plenty of treats. This year, we're adding even more fun with a photo booth and a scavenger hunt—complete the hunt for a chance to win a prize!

FREE PUMPKIN GIVEAWAY

OCTOBER 23: 4 PM - 6 PM

1011 N. Michigan Ave. Saginaw, MI 48602



TRUNK OR TREAT

OCTOBER 25: 1 PM - 3 PM

3550 Tittabawassee Rd. Saginaw, MI 48604

If bad weather, activities will be moved inside.

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.



Fall into Savings

Plan Ahead for holidays:
Start budgeting now for holiday gifts



Free Gift Scams

You may receive an email or text offering a free gift in exchange for completing a short survey and

and travel. Make a list, set spending limits, and look for early deals to avoid last-minute splurges.

Review Your Budget:

Take time to review your monthly expenses. Adjust for seasonal changes like heating costs or upcoming events, and look for areas to cut back.

Embrace Cozy at Home:

Skip expensive outings and enjoy budget-friendly fall fun at home — think movie nights, homemade chili, or baking seasonal treats like pumpkin bread.

paying a small shipping fee. This may sound tempting, especially when the message creates urgency by claiming only a few gifts remain.

But beware: this is a scam.

The website and survey are often fake, and the gift doesn't exist. That small shipping fee? It's a trick to steal your credit card information. Once entered, your financial data goes straight to scammers.

Stay alert and protect your personal information, because sometimes, free comes at a high cost.

Fee Increase

Effective 10/1/25 we will be increasing our fees for wires.

- Incoming Wire Transfer - \$10.00
- Domestic Wire Transfer - \$30.00
- International Wire Transfer - \$50.00



Stay Safe Online

In today's digital world, staying safe online is more important than ever. Cybersecurity Awareness Month is a great time to learn how to protect your personal and professional information from cyber threats.

Cybersecurity is everyone's responsibility. By taking small steps, we can make a big impact in keeping our digital lives secure.

Click [here](#) to learn how you can protect yourself and sensitive information.



Support & Awareness Matters

This month is also about honoring survivors, supporting those currently battling breast cancer, and remembering those we've lost.

Together, we can make a difference — through awareness, compassion, and action.

Let's unite this October to promote early detection and support the fight against breast cancer.

Free Popcorn Days

Freeland 10/10

Kochville 10/17



Holiday Closings

Saturday
October 11th

We will be closed for Columbus Day

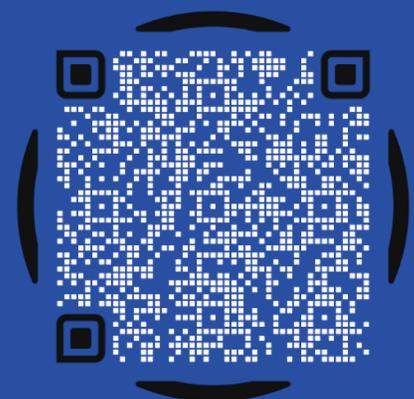
Monday
October 13th

While our doors will be closed on Monday, our staff will be spending the day volunteering at the East Side Soup Kitchen.



October Birthday

Jessica Esparza



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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