

Family Credit Union First

September 2025



Where Your
Family Comes
First!

Visit our
website

989.759.1686



YOU'RE INVITED TO

MEMBER APPRECIATION DAY

SEPTEMBER 19 • 11:00AM - 2:00PM
N. MICHIGAN BRANCH



FOOD & DRINKS
CHANCE TO WIN • MEET THE TEAM



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.

CARD GUARD

Lost your card or suspect fraudulent use?

You can lock the card on our mobile app to prevent the transactions from going through.

Notifications

Get alerts instantly after a transaction was complete with location and amount.

Transaction Limits

Allows you to set spending parameters, including how much you can spend, blocking in-store purchases outside of your area and enable/restrict international transactions.

Travel Alerts

Keep your worries limited by ensuring your card will work while on vacation.

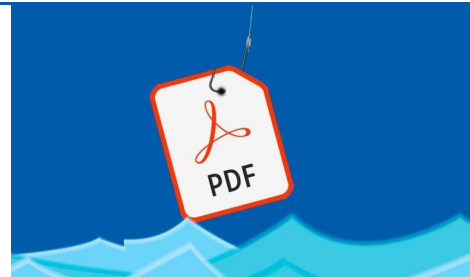


Teens Corner

Budgeting: Knowing your needs vs. wants.

Housing, utilities, groceries, transportation, and basic healthcare are examples of **needs** or essentials to live or work.

Dinning out, streaming



Unexpected PDF Delivery

Cybercriminals are sending emails with PDF attachments that look like they're from trusted companies like Microsoft or PayPal. The message may claim there's an issue with your account and urge you to call a customer service number.

subscriptions or latest tech gadgets are examples of **wants**, things that aren't necessary for survival.

Try using 50/30/20 rule: spend 50% on needs, 30% on wants, and save 20%.

The PDF looks official—but it's a trap! The phone number connects you to a scammer who pretends to be support. They'll try to get you to install malware or share sensitive information.

Tip: Never call numbers from unexpected emails. Always verify through official websites or known contacts.

YOUR LOAN - YOUR WAY

BACK TO SCHOOL LOANS

RATES AS LOW AS | **9.99%** APR*



FamilyFirst
Credit Union

 **August - September**

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

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

Free Popcorn Days

Freeland 9/12
Saginaw 9/19
Kochville 9/26



Save the Dates!

We're celebrating fall with our 2nd Annual Community Events — and you won't

want to miss either!

Free Pumpkin Giveaway – October 23, 4-6pm at N. Michigan

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 – October 25, 1-3pm at Tittabawassee

Dress up in your favorite costume and join us for a safe and spooky afternoon of trick-or-treating from decorated trunks. Fun, candy, and festive vibes guaranteed!

Holiday Closings

Oct.
11

Saturday - CLOSED for Columbus Day

Oct.
13

Monday - CLOSED for Columbus Day

All staff will be volunteering at the East Side Soup Kitchen for an in-service day.

September Anniversaries

S

Levi Fackler
1 Year
Julee Turner
22 Years



September Birthdays

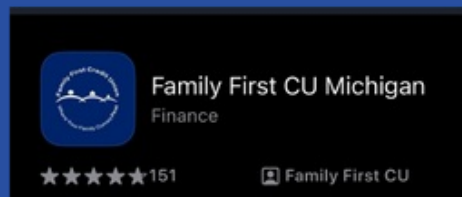
Tommi Lough
Lexi McKellar
Kristina
Mieske
Amaya Bradley
Laura Shultz
Kelsi Robbins





**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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