

Family Credit Union **First**

February 2026



**Where Your
Family Comes
First!**

989.759.1686

Visit our website

Branch Closings

Saturday
February 14th

Closed for President's Day

Monday
February 16th

Closed for President's Day

***New Month, Same Debt?
We've Got You Covered.***

February is the perfect time to reset. If holiday balances are still hanging around, our Signature Loan special can help you take control and move forward with confidence.

Through February 28, enjoy a simple, stress-free way to consolidate Christmas credit card debt, simplify your payments, and get your budget back on track for the rest of the year.

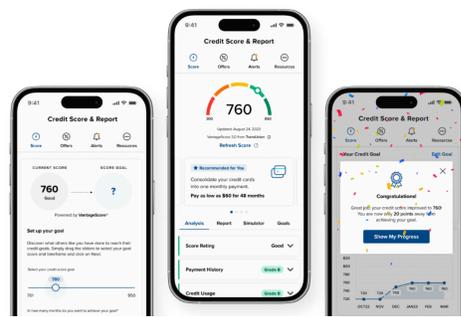
A red rectangular graphic with a blue ribbon at the top. The text reads "Wrap up your HOLIDAY DEBT" in white and yellow. Below that, "RATES AS LOW AS 9.99% APR+" is written in white. At the bottom, there are several colorful gift boxes. A small house icon is in the bottom right corner.

Wrap up your
HOLIDAY DEBT
RATES AS LOW AS **9.99%** APR+
*APR=Annual Percentage Rate. See credit union for details.

Helping You Take Charge of Your Credit with Savvy Money

Gain **free access** to your credit score and full credit report right inside our mobile banking app, making it easy to stay on top of financial health anywhere and anytime.

Track what affects your score, receive alerts about important credit changes, and even use the Score Simulator to see how actions—like paying down a balance—might impact your overall score.



FFCU Scholarship 2026

Open Until March 31st

- Applicants must be a current member or relative of a current member of FFCU and residing in our area of membership. Awarded money will be deposited into a FFCU account.
- Must be enrolled or planning to enroll in an accredited post-secondary institution, trade or vocational school.
- Demonstrate academic achievement (minimum GPA of 2.50) and financial need. Submission of most recent quarterly report card will be required.
- Submit a thoughtful 250-500 word essay on the topic of *"What Financial Literacy means to me"* and one letter of recommendation.

We are honored to offer *three* scholarships of \$1,000 each, including one created in memory of our late Board Member, Ricardo Longoria.

Ricardo 'Ric' Longoria faithfully served Family First Credit Union for many years, including his role as Vice-Chairman of the Board of Directors. Appointed to the Board in 2015, he also served on the ALCO Committee and spent more than two decades contributing to the Credit Committee, eight of those years as Chairman.

A retired Fire Department Training and Safety Officer with 28 years of service, he also served as interim Fire Chief and later chaired the City of Saginaw Human Planning Commission until 2022. Ricardo's lifelong dedication to service and community leadership left a lasting impact on Family First and the Saginaw community.

Visit our [website](#) for more information and timelines.

ROUND-UP

savings program

With our Round Up Program, you can grow your savings effortlessly—one purchase at a time.

When you enroll, every debit card purchase is rounded up to the nearest dollar, and the spare change is automatically transferred into your savings account. A \$3.25 purchase rounds up to \$4.00, and the extra

Beware of Romance Scams



Romance scams are becoming more sophisticated every year, especially with the rise of AI-generated photos, deepfake video calls, and fast-moving emotional manipulation.

Scammers often connect through dating apps, social media, or even

\$0.75 goes straight toward your future. Those small amounts may not seem like much, but they add up faster than you might expect.

Why Set Up Round Up?

- Effortless saving: Save automatically without changing your spending habits.
- Consistent progress: Regular contributions help build strong saving habits over time.
- Flexible goals: Use your Round Up savings for an emergency fund, holiday spending, a vacation, or any goal you choose.
- Peace of mind: Even modest savings can make a difference when unexpected expenses pop up.

random text messages, building trust before asking for money or personal information. They may claim to be overseas, avoid video calls, or create a sense of urgency around emergencies or “investment opportunities.”

How to Protect Yourself:

- Slow down and verify—reverse-image search their photos and insist on a real-time video call.
- Never send money or share personal details with someone you haven't met in person.
- Report suspicious behavior to IC3.gov, FTC.gov, and the platform where the contact began.



Free Popcorn Days

Freeland 2/13
Kochville 2/20
Saginaw 2/27

February Anniversaries

Julie Pangborn - 28 yrs
Tracey White - 13 yrs
Autumn Bias - 4 yrs



February Birthdays

Levi Fackler

CONTACT US

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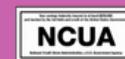
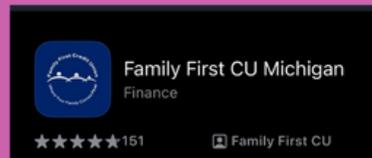
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www.fam1st.com

Live chat with us during
business hours.

Download today from
your app store for 24/7
account access.





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