

# Family Credit Union **First**

January 2026



## Where Your Family Comes First!

Visit our website

989.759.1686

### *Branch Closings*

**Saturday**  
January 17th

Closed for Martin Luther King Jr's Birthday

**Monday**  
January 19th

Closed for Martin Luther King Jr's Birthday

### *Still feeling the aftershocks of Santa's visit?*

Our Signature Loan special is here to help you wrap up any lingering holiday debt and start the new year with confidence.

From January 2nd through February 28th, enjoy a simple, stress-free way to pay off those Christmas credit card balances and get your budget back on track!



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



Welcome Our New Associate Board Member,  
Vicente Vasquez!

We are pleased to announce the recent appointment of Vicente Vasquez to the role of Associate Board Member. Vicente brings valuable insight, dedication, and passion for serving our membership.

Please join us in welcoming him to the Board as he begins contributing to the continued growth and success of our credit union!



### **Introducing.... Savvy Money**

Keep an eye out on your mobile app! Staying on top of your credit score has never been easier.

Access your credit score, full credit report, credit monitoring, financial tips, and educational resources—all conveniently located in your mobile app and at no cost to you or your score!

## **NOTICE TO MEMBERS OF Family First Credit Union**

Every year, to comply with the audit requirements of the National Credit Union Administration (NCUA) for verification of member accounts, the Audit Committee of Family First Credit Union retains Financial Standards Group CPA LLC. This year, the audit is for the period ending *December 31, 2025*. A portion of members will receive Account Verification letters in the mail. These letters will be from Financial Standards Group CPA LLC and will ask members to verify the account information of a certain loan or share account that is held with us. Please review the information carefully, sign the letter and return it promptly to our auditors. If the information is incorrect, add any additional information that will assist our auditors in reconciling the differences.

A return envelope will be provided, or the return letter can be mailed directly to:

Family First Credit Union  
c/o Financial Standards Group CPA LLC  
1740 44th Street SW, PMB 225  
Wyoming, MI 49519

## **\$SAVE TO WIN**

### **Youth Save to Win CD Coming Soon!**

Family First will be introducing our new Youth Save to Win CD—designed exclusively for members under the age of 18, with parental consent required.

This exciting prize-linked savings option encourages young members to build strong, lifelong financial habits by rewarding them simply for saving. Each deposit helps them grow their balance and gives them a chance to win cash prizes throughout the year, turning smart saving into a fun and motivating experience.



### **We've Got Your Back – Anytime You Need It!**

#### **Great news!**

Our Quick Cash Loans are now available year-round – no more waiting for those twice-a-year opportunities. Plus, we've added a new tier of \$1,500 to give you even more flexibility when life happens.\*

Whether it's an unexpected expense or just a little extra help, we've got your back with fast, easy, and affordable options.

It's a wonderful way for families to work together to teach healthy money habits, build confidence, and set kids up for long-term financial success from the very beginning. By starting early, young savers can learn the value of consistency, patience, and the power of saving—skills that will benefit them for years to come.

These loans allow you to build your credit, with no credit check during the application process, giving you a safe and responsible way to boost your financial standing.

*Apply today and get the cash you need – when you need it!*

\*Application fee is \$25. See credit union for more details.

## FFCU Scholarship 2026

*January 2nd - 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.*

## Free Popcorn Days

Saginaw 1/9  
Freeland 1/16  
Kochville 1/23



## 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.*



## January Birthdays

Tracey White  
Brittany Bunce  
Jason Acosta

### CONTACT US

989.759.1686

Toll Free 800.580.0330

Visit us Online

[www.fam1st.com](http://www.fam1st.com)

Live chat with us during  
business hours.

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



Family First Credit Union | 1011 N. Michigan Ave | Saginaw, MI 48602 US

[Unsubscribe](#) | [Update Profile](#) | [Constant Contact Data Notice](#)



Try email & social marketing for free!