

Family Credit Union **First**

July 2026



**Where Your
Family Comes
First!**

Visit our website

989.759.1686

Branch Closings

Friday July 3rd
Open 8:30am - 12:30pm

Saturday July 4th
Closed for Fourth of July

Online Banking and ATMs will still be available 24/7



CHRISTMAS
IN
JULY

QUICK CASH LOAN

\$25 APPLICATION FEE
UP TO \$1,500 LOAN AMOUNT
18% APR WITH AN 11 MONTH REPAYMENT

APR=Annual Percentage Rate. Must be a member and have 3 consecutive months of direct deposit. One quick cash loan per account. See a loan officer for details.



Looking for fun ways to keep the kids entertained and active in the this summer?

From playgrounds and splash pads to walking trails, picnic areas, and nature programs, there's something for every adventure style. Pack a lunch for a family picnic, let the kids burn off energy at the park, or explore the great outdoors together. It's an easy (and affordable!) way to make memories right here in the community.

Click on the bus above to explore their mobile recreation programs for 2026!



Financial Abuse of Older Adults: What Families Should Know

Many cases of elder financial abuse involve someone the victim knows. A friend. A caregiver. A neighbor. Even a family member. Older adults lose billions of dollars each year to financial exploitation, and many incidents go unreported.

Warning signs may include:

- Unusual withdrawals or transfers
- Confusion about finances or unpaid bills
- New individuals becoming heavily involved in financial decisions
- Sudden changes to beneficiaries, wills, or powers of attorney
- Frequent requests for cash, gift cards, or wire transfers

One of the most effective ways to protect loved ones is to plan ahead.

Taking preventive steps early is key. Setting up a durable power of attorney, reviewing beneficiaries, organizing financial documents, and staying in regular contact can help protect both finances and independence.

Stay on top of your
credit score.

Check it anytime, anywhere,
right from our mobile app!



More and more members are taking advantage of Next Level Rewards, but do you know *your* level?

Everyone's Next looks a little different. Some are just getting started. Some are building momentum. Some are unlocking even more perks.

Every smart habit moves you forward. And every step forward deserves to be celebrated.

Free Popcorn Days

Saginaw 7/10
Freeland 7/17
Kochville 7/24



Coming in August

Back to school vibes: fresh starts & big dreams!

FFCU Youth Accounts ages 4–17 Keep an eye on your mailbox for details about our Back-to-School Giveaway happening August 3–8!

Stop in our branches to claim your school supplies and enter to win a \$100 visa gift card.

July Anniversary

Kristina Mieske - 2 yrs



July Birthday

Cathy Honeman

CONTACT US

989.759.1686

Toll Free 800.580.0330

Visit us Online

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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