Family First Credit Union

November 2026



What's Next for Your Money?

Visit our website

989.759.1686

Branch Closing

November 11th
Wednesday - CLOSED for Veteran's Day

November 26th
Thursday - CLOSED for Thanksgiving Day



TOYS FOR TOTS
JOE FM's SANTA JOE
COVENANT KIDS

We're collecting new toys across all our branches to help bring joy to children in the hospital this holiday season.

If you're able, please consider donating a toy and help us make the holidays a little brighter for families in our community.

Give Your Savings a Little More Earning Power



FFCU Money Market Accounts (MMA) offer tiered dividend rates, meaning your earning more as your balance grows, while still having easy access to your funds.

Earn up to 1.00% APY*
✓ Tiered dividend rates based on balances
✓ Dividends paid monthly
✓ Convenient account access

Every donation makes a difference — together, we can make a big impact and share the spirit of giving with those who need it most.

Now until mid December

✓ No need to lock your money into a certificate

You've worked hard to build your savings. Let us help you make more of it!

Stop by any of the branches or contact us to learn more.

*APY= Annual Percentage Yield

Holiday Loans Are Back!

November 1st - December 31st

Holiday shopping, travel plans, family gatherings... it all adds up!

Our Holiday Loan can help make the season more manageable with loans starting at $1,000, terms up to 24 months, and rates as low as 11.00% APY.

Spend less time worrying about your holiday budget and more time enjoying the moments that matter

Quick Cash Isn't Just Seasonal!



Reminder that our Quick Cash Loan is available year-round, giving you access to up to $1,500 with no credit check and same-day access. Added bonus, it can even help you build your credit along the way!

With 18.00% APY, qualifying is simple: $25 fee, 90 days of direct deposit history and your account with FFCU must be in good standing.

Help Us Celebrate Julee!



After 35 years with Family First, Julee Turner (Kapp) is saying goodbye to FFCU and hello to retirement!

We are inviting our members and friends to stop by our **N. Michigan Branch on November 17th from 2:30-4:30pm** to join in the celebration and thank her many years of service and wish her all the best.

Loyalty Pays Off!

Next Level Rewards makes your money work even harder.

Qualifying members can enjoy lower rates when borrowing and additional rate bonuses on CDs, simply by using more of the Family First services they already know and love.

Check out your rewards **Next Level Rewards**!





Free Popcorn Days

Freeland 11/6
Kochville 11/13
Saginaw 11/20

Looking Ahead!

Skip Pay will be available beginning December 1st!

Give yourself some extra breathing room during the busy holiday season by skipping an eligible loan payment.

November Birthdays

Autumn B.
Steve K.
Andrew L.



November Anniversaries

Andrew L. - 3 yrs
Cathy H. - 6 yrs
Lynette G. - 7 yrs

Thank You All!

Thank you to everyone who joined us for our October events! We're grateful to be part of such a wonderful community and loved celebrating the fall season with all of you.

We kicked off the fun with giving away 600 pumpkins. Families stopped by our Saginaw Branch to choose the perfect pumpkin to take home.

A few days later, the festivities continued at our Kochville Branch with our 3rd Annual Trunk or Treat. We welcomed 457 young trunk or treaters accompanied by 297 adults. The day was filled with creative costumes, candy, and plenty of community fun.





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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