Family First Credit Union

October 2026



What's Next for Your Money?

Visit our website

989.759.1686

Branch Closings

October 10th
Saturday - CLOSED for Columbus Day

October 12th
Monday - CLOSED for Columbus Day
The staff will be attending an in-service day with Habitat for Humanity.

Celebrate International Credit Union Day With Us!

Stop by any branch on *Thursday, October 15th* and pick up your FREE 2027 calendar and enjoy a complimentary treat as our thank you for being a part of our family!

While supplies lasts.



Cybercriminals are constantly finding new ways to target individuals through phishing emails, scam texts, fake websites, and other digital threats.

A few simple precautions can go a long way in keeping your personal and financial information safe.

Wrong Number? It Could Be a Scam.

Have you ever gotten a text from a number that you don't recognize? Maybe stating something like *"Hey, are we still on for dinner tomorrow?"*

It looks harmless and you may be tempted to reply, "Sorry, wrong number". But your response actually is informing the scammers that your phone number is active. Once they know your number is real, they may begin targeting you more with texts and calls or even sell your number to other criminals.

Protect yourself with these tips:

- Don't reply to unexpected text from unknown numbers.
- Block the number and mark the messages as spam or junk.
- Keep your phone number private whenever possible.
- Think before you respond, even a friendly response can make you a target.

If you weren't expecting the message, it's safest not to engage.



Here are a few simple ways to stay protected:

- Use strong, unique passwords for your accounts.
- Enable multi-factor authentication whenever available.
- Think before you click on links in emails or text messages.
- Keep your devices and apps updated with the latest security patches.
- Never share personal or financial information unless you're certain of the source.

Fall fun is back at Family First for the 3rd year!

Free Pumpkin Giveaway: Stop by and pick out the perfect pumpkin from our patch, completely free to you!

Trunk or Treat: Bring the kids for an afternoon full of community fun, decorated trunks and sweet treats!



Need a Loan?

Are you planning to finance a vehicle, consolidate debt, or borrow for your next big purchase?

Start with Family First's already low rates, then make them even lower with **Next Level Rewards**.

Simply use qualifying services like direct deposit, debit card transactions, and eStatements to earn additional rate discounts and rewards. It's one more way we're helping our members keep more money in their pockets!

Breast Cancer Awareness

October is Breast Cancer Awareness Month, a time to honor survivors, remember those we've lost, and support those currently facing breast cancer. Early detection



and regular screenings play an important role in improving outcomes, so it's important to stay informed and encourage loved ones to prioritize their health.

Know the signs. Schedule screenings. Support one another.

Free Popcorn Days

Saginaw 10/9
Freeland 10/16
Kochville 10/23



October Birthdays

Jessica E.
Bryanna V.

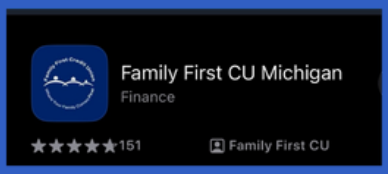


CONTACT US

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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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