



Our Annual Meeting will be March 18, 2023.

NOMINATIONS FOR UPCOMING ANNUAL MEETING

The operations of Family First Credit Union depend on the dedication of our staff and members. We rely on our membership to volunteer to serve on different committees within the credit union to ensure an efficient and cost-effective operation.

Board of Directors – Consists of seven voting (and two associate) volunteer credit union members who are responsible for setting policies, and for the general direction and control of the credit union.

Supervisory Committee – There are five volunteer credit union members responsible for auditing and verifying the actions of employees and its established policies and procedures.

Credit Committee – Is comprised of five volunteer credit union members who act as the final decision body on loans that fall outside the approval limits of Loan Officers and Managers, as established by the Board of Directors.

This year we have two positions open for each Committee: Board of Directors, Supervisory Committee and Credit Committee. If you are interested in serving the Credit Union in a voluntary position, please contact Tommi Lough – tlough@fam1st.com or by calling 989.759.1686 ext. 425; no later than February 1, 2023.

Whatever financing term you need, we've got it!

If you're looking to purchase or refinance your existing mortgage, now is a perfect time to save money by taking advantage of our flexible options!

Interested in a Home Equity Loan to make a few improvements around the house? We have options for that too! Check our rates online or call our mortgage department at 989.759.1686 ext. 504.



989.759.1686

Toll Free: 800.580.0330



Scan the code above or Visit us online at **www.fam1st.com** Now with live chat during business hours!

Employee Anniversary

Fran - 38 years

CEO

Julie P - 25 years

Card Services

Specialist

Tracey - 10 years

Loan Officer

Connie - 4 years

Part Time Loan Officer



Nationwide

Ruh-rohs & Cat-astrophes Happen

A dog or cat's curiosity to explore the world around them can sometimes lead them to do crazy things with costly consequences, like eating random objects, succumbing to fracturing falls, or playing a little too rough with fur friends and ending up with bite wounds. When unexpected accidents happen, depending on the severity of the accident you could be looking at a hefty vet bill! Say 'yes', to the best care for your fur baby, even when it comes at a high cost. We offer pet insurance through Nationwide with three plans to choose from. Coverage is available for more than just cats and dogs, so make sure your feathered and reptilian pets are also protected. You can keep your current vet and submit your bills for reimbursement after your appointment. **Visit www.fam1st.com/pet-insurance for more information on the coverage options, or to request a quote.**





SAVE MONEY. ACE TAX SEASON.

Enjoy the perks of being a member.



SCAN QR CODE TO GET DISCOUNTS or visit taxservices.lovemycreditunion.org



Mechanical Repair Coverage

We now offer extended coverage for your vehicle 15 years or newer. There are three plans to choose from, Platinum, Gold & Silver. Call to speak with a Loan Officer today at 989.759.1686 ext. 503, to review all options and find the one that is best for you!

Holiday Closings

**Martin Luther King Jr.
Day**

Saturday, January 14th
Monday, January 16th

President's Day

Saturday, February 18th
Monday, February 20th

Find us on @Fam1stCU



Ready to build your credit and get buying power?

Our Share Secured Visa is the perfect way to help you get your credit on track this tax season. Bring in as little as \$200.00 to secure a Visa Credit Card and start building your credit today!

Beware of Phone Scams this Tax Season!

Family First Credit Union wants to remind our members that tax season is prime time for phone scams, including impersonators from the IRS. Take some tips we found from IRS.gov to stay safe this tax-season.

With the new tax season starting, the IRS reminds taxpayers to be aware that criminals continue to make aggressive calls posing as IRS agents in hopes of stealing taxpayer money or personal information.

Here are some telltale signs of a tax scam along with actions taxpayers can take if they receive a scam call.

The IRS will never:

Call to demand immediate payment using a specific payment method such as a prepaid debit card, gift card or wire transfer. Generally, the IRS will first mail a bill to any taxpayer who owes taxes.

Threaten to immediately bring in local police or other law enforcement groups to have the taxpayer arrested for not paying. Demand that taxes be paid without giving taxpayers the opportunity to question or appeal the amount owed. Call unexpectedly about a tax refund.

Taxpayers who receive these phone calls should:

Record the number and then hang up the phone immediately. Report the call to TIGTA using their [IRS Impersonation Scam Reporting form](#) or by calling 800-366-4484.

Report the number to phishing@irs.gov and be sure to put "IRS Phone Scam" in the subject line.

15 MONTH CD
SPECIAL
2.00% APY*

*APY = ANNUAL PERCENTAGE YIELD. MINIMUM \$1,000 DEPOSIT. THE CREDIT UNION RESERVES THE RIGHT TO RESTRICT DEPOSITS AT ANY TIME, WITHOUT NOTICE.

AVAILABLE FOR A LIMITED TIME ONLY.

Time is limited! Take advantage of our 2% APY* CD Special today!

Special is open to new and existing funds with Family First Credit Union. Not ready for 15 Months? Ask us or check out our great certificate of deposit rates online today at FAM1ST.COM.

**Fraud
Prevention**
Knowledge is Power

**Family
Credit Union First**

A complete copy of our privacy policy is available at www.fam1st.com or by calling the credit union office at 989.759.1686.