

# Upgrades Coming Soon

- NEW** MOBILE BANKING APP
- NEW** ONLINE BANKING SITE
- NEW** CARD ACCESS APP
- NEW** REWARDS PROGRAM



We're excited to announce that we will be converting to a new system for member transactions.

**Our office will be closed on Saturday, October 1st and Monday, October 3rd as we migrate to the new system.**

Our upgrade will also come with a new online banking site, mobile app with more features, new card access app to control your credit/debit card and an exciting new rewards program to earn points for every time you swipe your card!

**Stay tuned to our website, Facebook, and your mailbox for more information on our transition!**



**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!



**Julie**

Branch Manager - 19 Years

**Michelle**

MSR - 2 years

**Lesia**

MSR - 1 year

**Kim**

CLO - 36 years

**Pam**

Loan Officer - 13 years

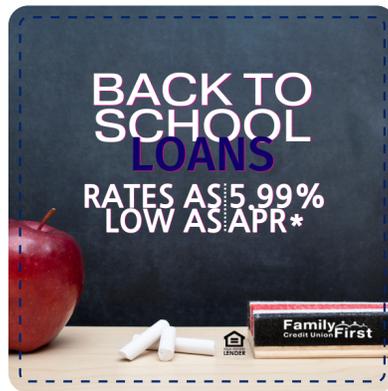
**Janie**

CFO - 5 years

## Getting ready to go back to school? Supply lists getting bigger by the day?

Stop into one of our convenient branches or visit us online today to take advantage of our low Back To School loan rates as low as 5.99% APR\* through August 31st.

\*APR = Annual Percentage Rate. Rate listed represent our best rate and is subject to credit approval. Not all members will qualify for our best rate. See credit union for details.



## Summer is here and so is a great new auto loan special!

**Rates as low as 2.24% APR\* through July 31st.**

**Free \$50 gas card with all new loans!**

Remember Family First CU when looking to finance your next loan.

If you already have your loans financed elsewhere, check what rate you are paying. Refinancing your loan to FFCU could help save you money and pay off your loan sooner!

\*APR = Annual Percentage Rate. Rate listed represent our best rate and is subject to credit approval. Not all members will qualify for our best rate. See credit union for details.

### FUEL YOUR SUMMER ADVENTURE



**RATES AS LOW AS 2.24% APR\***

Ask us about buying new, used, or refinancing your current auto loan today!

## Has this happened to you? You are out shopping and think you have enough in your checking account for all your purchases, only to have your debit card declined? We have you covered!

Our overdraft protection program (ODP) can offer you the comfort from being declined at the register or gas pump by covering your purchase with only one \$35 fee instead of multiple \$35 NSF fees, and return fees from the merchant. Stop in today to learn more or visit [www.fam1st.com/overdraft-protection-options](http://www.fam1st.com/overdraft-protection-options)



## Upcoming Events



**Great news!** Check your July Visa Credit Card statement to see if you qualify for a **FREE** summer skip pay!

**Did you know we offer money saving balance transfers?** Get VISA Balance Transfer for 3.99% APR for 12 Months. Offer valid August - September 2022.

**Credit Union Week** - Join us in celebrating International Credit Union Day on Thursday, October 20th, 2022.

Watch our Facebook page and our website for more credit union week special offers!

**October** - Stay tuned for Monster Mash at the Children's Museum and our Trunk or Treat Event!

Kids, watch your mailbox for our Annual Johnson's Pumpkin Farm Date, a postcard will be mailed to kids account holders 12 and under in early October.

**PLEASE NOTE!**



Safe Deposit Box rental fees will post to your account on September 1, 2022.

- 3" x 10" - \$ 40.00
- 5" x 10" - \$ 60.00
- 10" x 10" - \$100.00

Some of your most important documents are best kept in a safe deposit box. Make sure these documents are safe in the event of a house fire or robbery. Stop in our Knoxville Office to open your safe deposit box.

**What type of documents should you keep in a safe deposit box?**

- Social Security cards/Passports
- Power of Attorney, Wills and Trusts
- Birth certificates/adoption paperwork
- Copies of insurance policies
- Marriage/divorce/death certificates
- Tax returns
- Military records
- List of credit cards and account numbers
- Vehicle titles/lease agreements
- Photos of family - Flash drives/DVDs
- Real estate property deeds
- Diploma/academic transcripts



Holidays are only 5 months away, but there is still time to open your Christmas Club!

Christmas Club accounts are disbursed to your savings account on October 1st to begin shopping!

## Holiday Closings

**Labor Day**

Saturday, September 3rd  
Monday, September 5th

**Columbus Day**

Saturday, October 8th  
Monday, October 10th

**Thanksgiving**

Thursday, November 24th

Find us on @Fam1stCU



**\$SAVE TO WIN**  
**THE SMARTEST WAY TO SAVE**

Stop in today to open your 12-month Save to Win CD for as little as \$25.

### Savings with Benefits!

Save to Win is a free prize-linked savings program that rewards members for saving. Just open a Save to Win (S2W) 12-month CD with as little as \$25, and you'll be entered to win monthly and quarterly prizes.

In addition to earning interest, each deposit to your S2W CD of \$25 gives you an entry (max 10 entries per month), so the more you save, the more chances you have to win with monthly and quarterly national prizes ranging from \$25 to \$5,000! In addition to our monthly winners, Family First Credit Union had multiple national drawing winners of \$25 and also \$500 & \$1,000 winners! With a Save to Win account, there's nothing to lose and everything to win!

## School Supply Collection

Stop by one of our three branches to help local foster children go back to school!

We are collecting backpacks, pencils, pens, crayons, colored pencils, notebooks, glue sticks, loose leaf paper, and pocket folders.

**You can drop off donations to any of our three branches through August 7th.**



**CEO Corner**

**Family First Credit Union**

A Note From **Fran Gibelyou**

We love our debit cards. We swipe to pay for purchases at the gas station, grocery store and restaurants. We enter our cards into our digital wallets for convenient payments, and, we pay for plenty of purchases on Amazon Prime.

But did you know there is a way to add another layer of security to your debit card transactions? It's choosing "pen" (or signing for the transaction) vs. PIN (entering your personal identification number) to approve the transaction.

Note that merchants may encourage PIN transactions because their fees are often less than a signature (or pen) transaction – particularly for higher dollar transactions, which are based on a percentage of the sale. So, you'll want to choose the credit option first.

**A signature (pen) transaction gives you added security.**

Visa offers greater protection on all signature-based transactions. This means you have zero liability for any potential fraudulent transaction – and won't be responsible if fraud occurs. And since you're not entering your PIN, you reduce the possibility of someone stealing it.

**Overall, pen transactions are safer, more secure.**

### Government Imposter Scam

Scammers sometimes pretend to be government officials to get you to send them money. They might promise lottery winnings if you pay "taxes" or other fees, or they might threaten you with arrest or a lawsuit if you don't pay a supposed debt. Regardless of their tactics, their goal is the same: to get you to send them money.

**Don't do it.** Federal government agencies and federal employees don't ask people to send money for prizes or unpaid loans. Nor are they permitted to ask you to wire money or add money to a prepaid debit card to pay for anything.

**Before you get caught in this type of scam, look for indicators:**

You've "Won" a Lottery or Sweepstakes - Someone claiming to be a government official calls, telling you that you've won a federally supervised lottery or sweepstakes.

You Owe a Fake Debt - You might get a call or an official-looking letter that has your correct name, address and Social Security number. Often, fake debt collectors say they're with a law firm or a government agency – for example, the FTC, the IRS or a sheriff's office. Then, they threaten to arrest you or take you to court if you don't pay on a debt you supposedly owe. **Go to [www.mycreditunion.gov](http://www.mycreditunion.gov) for more information on scams.**

**Fraud Prevention**  
**Knowledge is Power**

**Family First Credit Union**

### Five Ways to Beat a Government Imposter Scam:



Don't Wire Money

Don't Pay For A Prize

Don't Give Them Personal Information

Don't Trust A Name Or Number

Put Your Number On The National Do Not Call Registry Register at [donotcall.gov](http://donotcall.gov)

