



# Family First

Credit Union

# Connection

Third Quarter 2021

## Congratulations Class of 2021

Wherever life may take you...  
Family First CU will help get you there!



## Staycation or Vacation

A loan to fit your summertime needs whether you are staying home and relaxing or getting out of town to get away from it all. Our Summer Loan will help you achieve your relaxation needs, with **rates as low as 4.99% APR\***!

One lucky member will **win \$250** for opening a Vacation Loan! Don't forget, all members (18 yrs. & over) are eligible to stop in and **enter for a chance to win** one of our three lobby give-a-ways! See our FB page for pictures. Offer ends July 31, 2021.

\*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.

### TouchBanking



Our mobile banking app is also a perfect companion for your shopping trips and a perfect way to keep track of your account balances and create alerts for your account. Download from your app store by searching:

**TouchBanking** App code: **Fam1stCU**

\*You must be enrolled in online banking for access to our mobile banking service. Message and data rates may apply.

Are you paying too much on your current loan? Compare our rates to loans you may have with other lenders. Moving your loan from another financial institution to Family First could save you money, and help you pay the loan off earlier. You can check our rates on our website; or contact one of our Loan Officers for a **FREE Credit Score Analysis** to see how much money you could save! Stop in or apply online at [www.fam1st.com](http://www.fam1st.com).

Make sure your loans are covered! We offer our members affordable Credit Life & Disability insurance and Involuntary Unemployment and GAP coverage, to protect you and your loved ones!



## Overdraft Protection

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).

RELAX AND UNWIND.

Happy Retirement  
Julia!

We would like to recognize one of our staff as she moves on to her next journey in life. Julia P. has been with Family First CU for 8 years as an amazing Member Service Representative serving the community of Freeland. We are so proud to have had her as a part of our Family and will miss her greatly. Now it is her time to start living for herself and her family, as we wish her the best retirement has to give! *Congratulations, Julia!*

### Travel Reminder

If your travel plans take you outside of Michigan, please contact the credit union at 989.759.1686, prior to your trip for uninterrupted service of your Debit Card.

#### Lost or Stolen Cards

Contact us immediately if your ATM/Debit or VISA Credit Card is lost or stolen.

#### Debit/VISA Cards

(Normal business hours) 989.759.1686  
(Holidays or after hours) 800.828.39018

# PLEASE NOTE!

Safe Deposit Box rental fees will post to your account on **September 1, 2021**.

- 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 Kochville Office to open your safe deposit box. **What type of documents should you keep in a safe deposit box?**

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



989.759.1686

Toll Free: 800.580.0330

Visit us online at [www.fam1st.com](http://www.fam1st.com)

Now with live chat during business hours.

### MOBILE BANKING

Search: TouchBanking  
App Code: Fam1stCU

## Employee Anniversary

Kim Webber - CLO  
35 years

Pam Winston - Loan Officer  
12 years

Janie Smith - CFO  
4 years

Julee Turner –  
Branch Manager  
18 years

Michelle Stanton – MSR  
1 year

## Holiday Closings

### Labor Day

Saturday, September 4

Monday, September 6

### Columbus Day

Saturday, October 9

Monday, October 11

### Thanksgiving

Thursday, November 25

### Christmas Eve

Friday, December 24,  
Close at 3:00 PM

### Christmas Day

Saturday, December 25

### New Year's Eve

Friday, December 31,  
Close at 3:00 PM

### New Year's Day

Saturday, January 1, 2022



Great news! Check your July VISA Credit Card statement to see if you qualify for a FREE Summer Skip Pay!

In **August**, look for your chance to consolidate your debts with our 3.99% APR Visa Balance Transfer offer!

Bring in a friend **September 1–October 31, 2021**, to open their new account and both of you will be entered into a monthly drawing for \$250!

**Credit Union Week** – Join us in celebrating International Credit Union Day on Thursday, October 21, 2021. **Shred Date: Friday, October 22, 10:00 am – 12:00 pm (Saginaw Office only)** Watch our Facebook Page and our website [www.fam1st.com](http://www.fam1st.com) for more credit union week special offers!

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

**November** – Get ahead of the holiday rush with our 11 month NO Credit Check "Quick Cash" Loan. Application fee \$25.00, maximum loan amount is \$1,000 for new Quick Cash borrowers and \$1,500 for members who received a Quick Cash Loan last year and have already paid it off.

**December** – Skip-A-Pay for your Visa or Loan Payments for a little extra spending money for the holidays. See credit union for details.

**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!



There is still plenty of time to enjoy Summer! Let our AMAZING low rates help you get that RV, Boat, Truck, ATV, Jet Ski, or Motorcycle to make those Dogdays of Summer more fun! Stop in today or apply online!



**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!

## COVID-19 – UPDATE

The rules have been evolving and we are doing our part to keep up with the changes. Effective, June 22, masks are no longer required when entering the credit union.

We will no longer be opening at 8:30 am on Tuesday to serve the vulnerable members and will resume our regular opening time of 9:00 am on Tuesday, June 28, 2021.

Thank you everyone for your cooperation as we work together through the pandemic.

Like us on Facebook @Fam1stCU

