

84th Annual Meeting Election Results

We would like to extend our gratitude to all those who participated in our 84th Annual Meeting by casting their votes. Your active engagement in this important process is truly appreciated.

The voting period, which ran from March 6 to March 18, 2023, witnessed a remarkable response from our valued members. We received a total of 135 returned ballots, with 135 online votes and no paper votes. It is with great pleasure that we present to you the results of the 2023 election.

Board of Directors (3-year term):

Rayunza Chism-Hood: 84 votes
Ricardo Longoria: 80 votes
William Ruth: 77 votes

Supervisory Committee (3-year term):

Linda Burks-Jackson: 114 votes
Karl Primdahl: 103 votes

Credit Committee (3-year term):

Belinda Barlow-Poole: 127 votes

We would like to extend our warmest congratulations to the newly elected officials: Rayunza Chism-Hood, Ricardo Longoria, Linda Burks-Jackson, Karl Primdahl, and Belinda Barlow-Poole. Your dedication and commitment to serving our credit union and its members are truly commendable.

Once again, we thank each and every member who participated in the election process. Your involvement is vital to the continued success and growth of our credit union. We remain committed to providing you with the highest level of service and look forward to a prosperous future together.



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above or

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Janie - 6 Years

CFO

Michelle S. - 3 Years

MSR

Gabbie - 1 Year

MSR

Pam - 14 Years

Loan Officer

Julee - 20 Years

CLO

Lesia - 2 Years

MSR

Back-to-school Loans

Gear up for the upcoming back-to-school season with Family First Credit Union's exclusive loan special! Whether you need to cover school supplies, textbooks, or any other expenses, we've got you covered with our best signature loan rates of the year. Don't miss out on this opportunity to save and ensure a smooth transition back to school. Contact us today to learn more and take advantage of this limited-time offer.

LEVEL UP
your savings game.

With our **EPIC**
back-to-school
loan special!

Contact us and
unlock our best
rate today!

**Family
First
Credit Union**

Congratulations to the class of 2023!

Congratulations to the incredible 2023 graduates! As you cross the finish line and embark on this new chapter of your lives, Family First Credit Union extends our heartfelt congratulations and well wishes. Your hard work, dedication, and resilience have led you to this remarkable achievement.

Graduation is a time of celebration and reflection. Take a moment to acknowledge your accomplishments, the challenges you've overcome, and the growth you've experienced throughout your academic journey. You have proven that with determination, anything is possible.

As you venture into the world, remember that Family First Credit Union is here to support you in your financial endeavors. Whether it's starting a new career, pursuing further education, or planning for your future, we are committed to being your trusted financial partner every step of the way.



Congratulations to Kim Webber on her retirement from Family First Credit Union after an impressive 37 years.

Kim's exceptional leadership, dedication, and expertise have made a lasting impact on the organization and its members.

We extend our appreciation and best wishes for a fulfilling and joyful retirement ahead.

- ### Holiday Closings
- Independence Day**
Tuesday, July 4
 - Labor Day**
Saturday, September 2
 - Columbus Day**
Monday, September 4
 - Columbus Day**
Saturday, October 7
 - Columbus Day**
Monday, October 9

Find us on @Fam1stCU



Important Notice:

Safe Deposit Box rental fees will post to your account on September 1, 2023.

- 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.

Upcoming Events:

Credit Union Week - Join us in celebrating International Credit Union Day on Thursday, October 19, 2023.

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.

Safeguarding Your Finances: Fraud Prevention Tips for Our Members

As valued members of Family First Credit Union, we understand that protecting your hard-earned savings is of utmost importance. In today's digital age, where technology brings convenience, it's crucial to stay vigilant against potential fraudsters who seek to exploit your financial security. In this article, we will share some essential fraud prevention tips specifically designed for our esteemed members, ensuring the safety of your valuable savings.

- 1. Be Wary of Suspicious Communications:** Fraudsters often use various means to deceive unsuspecting individuals. Always exercise caution when receiving unsolicited phone calls, emails, or text messages. Be particularly vigilant if the sender requests personal information, financial details, or urges immediate action. Remember, legitimate organizations will never ask for sensitive information through these channels.
- 2. Guard Your Personal Information:** Your personal information is the key to your financial security. Protect it diligently by refraining from sharing sensitive details such as Social Security numbers, account passwords, or PINs over the phone or via email. Be mindful of who you disclose your personal information to and ensure that the communication is secure.
- 3. Regularly Monitor Your Accounts:** Keeping a close eye on your financial accounts is a crucial step in detecting fraudulent activities. Frequently review your bank statements, credit card bills, and other financial statements for any suspicious transactions or unfamiliar charges. If anything appears amiss, report it immediately to your financial institution for investigation.
- 4. Strengthen Passwords and Enable Two-Factor Authentication:** Create strong, unique passwords for your online banking and other financial accounts. Avoid using easily guessable information like birthdates or names. Enable two-factor authentication whenever possible, adding an extra layer of security by requiring a second form of verification, such as a unique code sent to your mobile device.
- 5. Beware of Phishing Attacks:** Phishing is a common technique used by fraudsters to trick individuals into revealing sensitive information. Be cautious of emails or links that appear legitimate but lead to fake websites designed to steal your data. Verify the authenticity of emails by directly contacting the organization or visiting their official website separately. When in doubt, it's better to err on the side of caution.
- 6. Educate Yourself:** Stay informed about the latest fraud trends and scams targeting older adults. Familiarize yourself with common red flags and warning signs to help you recognize and avoid potential threats. Family First Credit Union regularly provides educational resources and fraud prevention materials to keep you updated and informed.

Protecting your financial well-being is a shared responsibility between you and Family First Credit Union. By staying vigilant, implementing these fraud prevention tips, and maintaining open communication with us, you can safeguard your valuable savings accounts and enjoy peace of mind. Remember, we are here to support you every step of the way and ensure that your financial security remains intact.