



# Family First Credit Union

## Connection

Second Quarter 2021



Spring is here and summer is just around the corner! Buying has never been easier! Remember Family First when looking to finance your next loan. You never have to leave the dealer to fund your favorite summer toy, you can finance through Family First with ease, right from the dealership. Our low rates will make your purchase even more affordable with our 10 & 15-year fixed rate options for your Boat, Motorcycle, RV Loan!

**Rates as low as 3.75% APR!**

\*APR=Annual Percentage Rates. Rates listed are our best rates and are subject to credit approval and other restrictions. Not all members will qualify. To determine your rate, please contact the credit union.

**GAP coverage is for more than just vehicles and for a limited time, receive a \$50 discount! Talk to a Loan Officer today at 759.1686 ext. 503, to make sure your boat, motorcycle, RV or ATV is protected!**

## EXTENDED OFFER!

**Our 3.99% APR VISA Balance Transfer offer has been extended until April 30th**, there is still time to unload some of those heavy interest rate credit cards you have hanging around stressing you out! Transfer those higher rate credit card balances to your FFCU VISA Platinum Credit Card for one easy to manage payment!



Do you need to rebuild your credit? With tax refund and stimulus payments coming in, now is a perfect time to make that happen! Our Share Secured VISA Credit Card can help establish or rebuild your credit score by securing funds in a savings account equal to the credit limit. (Example: \$300 is secured in your Savings Account and a VISA Credit Card is opened with a credit limit of \$300). As you make purchases and make monthly payments by the due date, the payments are reflected on your credit report. After a period of payments made on time, your credit history shows a pattern of “credit worthiness” eventually raising your credit score. Share Secured Credit Cards receive a low rate of **8.90% APR\***. Stop in and speak with one of our Loan Officers today and work on increasing your credit score!

\*APR=Annual Percentage Rates. 8.90% represents our best rate and is subject to credit approval and other restrictions. Not all members will qualify. To determine your rate, please contact the credit union.

## Congratulations

We would like to congratulate those elected to 3-year volunteer positions with Family First Credit Union.

### Board of Directors

Joseph Turner  
Timothy Genovese  
Sharon Doolan

### Supervisory Committee

Michael Foust

### Credit Committee

Lori McGarrity

Family First CU would like to thank all our Board of Directors, Credit and Supervisory Committee members, past and present for all the time and energy they have volunteered, while focusing on making Family First CU a trusted partner for our members. We greatly appreciate the time and effort put forth to helping make Family First Credit Union continue to prosper.

Thank you to all those who attended our 82nd Annual Meeting held virtually on March 20, 2021. Even though we could not all be together we appreciate your dedication to Family First Credit Union.

## April is Youth Month



We are celebrating our Youth this month and how to help them reach their dreams of a happy future; some of which may require money to come true! Open a Savings Account with as little as \$5.00; **we will match your initial deposit up to \$25.00!** Encourage your child to make regular small deposits, for every \$8 deposit made, they will get a punch on a punch card. After 20 deposits of \$8 they will receive a \$10 deposit for their savings.

Our **Youth CD** is a great way to save with a great return on your investment! Deposit as little as \$100 to open your 4-Month Youth CD. What is even better, they can keep saving with their Youth CD until they're 23 years old! The flexibility of the short term allows for access several times during the year for college expenses, or to make an additional deposit to your CD upon maturity. Stop by today to take advantage of this great saving opportunity!

**Youth CD restrictions:** Limit one Youth CD per member account, minimum deposit \$100–maximum deposit \$2,000. For members 23 years or younger.

989.759.1686

Toll Free: 800.580.0330

Visit us online at  
**www.fam1st.com**  
Now with live chat during  
business hours.

**MOBILE BANKING**

Search: TouchBanking  
App Code: Fam1stCU

*Employee  
Anniversary*

Frances, CEO  
36 Years

Julie P, Card Services Specialist  
23 Years

Tracey, Loan Officer  
8 Years

Julia, MSR  
8 Years

Connie, Part-time Loan Officer  
2 Years

Naomi, Assistant MSR Supervisor  
4 Years

Josephine, Part-time MSR  
2 Years

Jessica, MSR Supervisor  
14 Years

Michele F, Loan Officer  
6 Years

Amanda, Manager – Collections  
5 Years

Carey, MSR Supervisor  
17 Years

Paula, Loan Officer  
17 Years

*Holiday Closings*

**Memorial Day**

Saturday, May, 29th, 2021

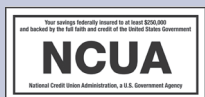
Monday, May 31st, 2021

**Independence Day**

Sunday, July 4, 2021



@Fam1stCU



# Checking with Protection!

Another way to protect your assets and your family living with you, is with our **Premium Checking Account**.

Our Premium Checking Account can be used for more than just a place to hold your money and pay your bills.

It provides all the conveniences that you would want and expect; pays you interest, offers you peace of mind and helps to protect your **identity** for as little as \$2.95 a month! Try a risk-free trial for 60 days! If you aren't happy with the service, we'll refund your two monthly fees, no questions asked! Visit our website for more details!

## Alerts

To prevent fraud, it is important that you keep your contact information up to date with the credit union (home, work, and cell phone numbers) so we may contact you by text or phone to verify suspicious activity on your credit or debit card.

Traveling? Please call the credit union to let the debit/credit card department know the dates of travel for uninterrupted use of your FFCU Debit & Credit Cards. *Please Note: If your travel takes you outside of the United States, please contact the credit union for International use.*

## IRAs

You have until May 17th, 2021 to contribute to your 2020 IRA.

We offer: Traditional IRAs - Coverdell IRAs - Roth IRAs - IRA CDs

Contact Carey at 989.695.5144 ext. 337. *Consult with your tax advisor.*



If a new or used vehicle is in your future, now is a perfect time to finance your next car loan with Family First! You cannot go wrong with vehicle rates starting as low as 3.20% APR\*!

Visit our website at **www.fam1st.com** for a complete rate listing; or to submit an online loan application.



With our **SecurLock app**, you can quickly and easily "shut off" access to your FFCU Debit or VISA Credit Card & "turn on" once you have located your cards. You can also set controls on where your card can be used by location, transaction type (in-store, online, mail/phone orders) and set spending limits; you'll also receive alerts when your card is used for a purchase, so you will know right away if a transaction you did not authorize is trying to post. Look for the SecurLock App in your app store & download the free app for added protection.

## Credit Report Review

Have you ever wondered how your credit score impacts your borrowing? Our credit report analysis does just that! This program helps a member review their credit report and understand what is influencing their credit score, while also identifying areas of opportunity to improve your credit score, lower loan payments and eliminate high-interest debt. Want to schedule your complimentary credit score analysis? Just give us a call at 989.759.1686 ext. 503 and we'll be happy to get you started!

**SAVE TO WIN** Open your 12-month Save to Win CD for as little as \$25 and you can add money whenever you want! Every time you make deposit(s) totaling \$25, up to 10 deposits of \$25 a month, you will be entered in the monthly and quarterly prize drawings – and best of all, it's free! There has never been a better time to start your savings plan; especially if you have tax refund money sitting in your savings account. With nothing to lose and everything to "WIN", it's time to Save to Win!

## Stimulus payments

Login to Online Banking – check authorization holds / credits for pending Stimulus, tax refund or direct deposits.

To check the status of your next Stimulus Payment visit, <https://www.irs.gov/coronavirus/get-my-payment>.

**Mortgage rate are still LOW!** If you are looking to purchase, now is a great time to finance with Family First CU. We now have 20- and 25-year options to make financing more affordable. Call today to get started with your new mortgage or refinance your current mortgage, 989-759-1686 ext. 504.