



Family First Credit Union

Connection

Fourth Quarter 2021

Join us in celebrating **International Credit Union Day, Thursday, October 21**. Be sure to stop in for a **FREE** give-a-way!

Family First CU would like to help members protect their identity by providing a secure way to dispose of their unneeded personal documents. Shred Experts will be here to provide **FREE** document shredding. There is a four-box maximum per member.

Shred Day – Saginaw Office Only
Friday, October 22
10:00 am – 12:00 pm

Skip A Pay

Get ready for the Holidays with our Skip Pay program. Skip* your December Loan Payment(s) and use the extra money to treat yourself to a special gift or spread holiday cheer with the ones you love. Complete your application and return with the \$35 processing fee for each skipped loan, before your December due date. Call or stop by for more details!

*Loans skipped continue to accrue interest during this period and the term of the loan is extended by one month. Loans not eligible: Mortgage, Home Equity, VISA Credit Card, Line of Credit, Quick Cash Loans, Emergency and Hardship Loans. Other restrictions may apply.



MEMBER REFERRAL

During the months of October & November, refer a family member or friend

to join Family First CU and open a qualified service* and you will both be entered into a monthly drawing for \$250! Each month, one lucky current member and one lucky new member will win! Also, stop in the lobby and register for one of three promotion give-a-ways as a way of thanking our members for being a part of our family. Watch Facebook for pictures of the give-a-ways.

*Qualified Services: Checking, Loan, VISA Credit Card or Direct Deposit. Members must be over 18 years old to be eligible for the \$250 monthly drawing. See credit union for details.

We have Holiday VISA Gift Cards available at all offices for those last-minute gifts, or that hard to shop for person. Minimum/Maximum Load Amount \$10.00/\$1,000.00, activation fee \$4.00.



HELP FOR THE Holidays

The Holidays are right around the corner and Family First Credit Union would like to help you spread the cheer! Are you wondering how you're going to finance everything on their wish list? This year we have two loan options to give you an affordable way to make their dreams a reality!

QUICK CASH LOAN

This loan gives you a quick and easy way to get the funds you need for the Holidays with **NO Credit Check!** Everyone qualifies!* There is a \$25.00 application fee, maximum loan amount is \$1,000, with an 11-month term and a rate of 18.00% APR*. Did you payoff your Quick Cash Loan from 2020? If so, you may be eligible for a \$1,250 loan this year!

HOLIDAY LOAN

Need a little more than \$1,000 for shopping? Our Holiday Loan offers an affordable way to finance. Rates as low as 7.25% APR*, with 11 months to repay!

Stop in today to speak with a Loan Officer on which loan option will be the perfect fit for you or apply online at www.fam1st.com.

*APR=Annual Percentage Rate.

*Quick Cash Loan – Certain restrictions may apply. Must be a member for at least 3 months and have 3 months of current direct deposit to your FFCU account. To be eligible for the \$1,250 loan, the 2020 Quick Cash loan must have been paid off within the 11-month term.

*Holiday Loan - 7.25% 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.

If you are looking to purchase or refinance your existing mortgage, now is a perfect time to take advantage of the low mortgage rates! Whatever financing term you need, we've got it! From a 10, 15, 20, 25 & even a 30-year fixed rate mortgage to give you even more flexibility. Or, if you are happy with your home our Home Equity loan can help make a few improvements and wrap up projects around the house you've been wanting to do! Check our rates out at www.fam1st.com or call our Mortgage Department today at 759.1686 ext. 504 to discuss your options.



Christmas Club transfers will occur on 10-1-2021 to regular shares for our members shopping pleasure.

Johnson's Giant Pumpkin Farm

Join us Saturday, October 16 from 11:00 am – 1:00 pm at Johnson's Giant Pumpkins. Family First CU will provide each member (**12 years and younger**) with a pumpkin (\$3 value) and coupons for the entire family for a cup of cider and a donut! Look for the Credit Union table when you arrive, and we will give you the coupons and show you where to look for the perfect pumpkin. Check your mailbox for your postcard invitation!

Stay for the day, there's plenty to do! Watch giant pumpkins launch from the trebuchet, feed the animals, or try your luck in their 13-acre corn maze! Visit johnsonsgiantpumpkinfarm.com for more details.



Are you in the market for a new vehicle? Our low rates can get you behind the wheel

of that new or used car you've been waiting for, with an affordable payment! We also have extra protection for your loans. You will be surprised at how little it costs for valuable coverage for Life, Disability including involuntary unemployment, GAP (Guaranteed Asset Protection) and Mechanical Repair coverage! Apply for your next loan online at fam1st.com or call 759.1686 ext. 503 & speak to a Loan Officer for details!

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

Don't forget to use your FFCU VISA Debit or Credit Card for your holiday shopping and earn ScoreCard Rewards on all your purchases! You can combine your debit & credit card ScoreCard points to earn rewards even faster! Remember "Pen not Pin", when you use your debit card run it as a credit purchase to get your points. Start your Christmas shopping early and use your earned rewards by visiting www.scorecardrewards.com.



CREDIT SCORE ANALYSIS

Are you bogged down with bad credit and don't know where to begin? Our Loan Officers can evaluate your credit report and offer a FREE credit score analysis to identify items to help you increase your credit score, lower monthly payments, consolidate your high interest debt, and steps to clear up negative items on your credit report. Visit our website to complete a Credit Score Analysis request or contact our Loan Department for more details.



On October 23rd from 10am – 4pm Family First CU will be sponsoring a **free admission** day at the Mid-Michigan Children's Museum for a Halloween Monster Mix & Mash, costumes are welcomed! There will be lots of *Spooktacular* fun for all including crafts, games & goodie bags for the first 500 kids through the door!



This year's American Cancer Society's, Making Strides against Breast Cancer walk will be held on Saturday, October 9th at Krossroads Park in Saginaw. Registration begins at 8:30 am. We look forward to returning to the traditional walk and the excitement of seeing our community come together to support this cause. Thank you to those who have supported our fundraiser by purchasing a World's Finest Chocolate bar or a pin-up in remembrance of someone who has been affected by a Breast Cancer diagnosis.

Family First CU wants to make sure kids in our community have a special holiday season. We've partnered with Toys for Tots and JOE FM's Santa Joe's Christmas for Hospitalized Kids in Saginaw and Bay County during the holidays. Help us make this day special for a child and consider donating a new, unwrapped toy this season; or you can make a cash donation. Collection bins will be available at each office until mid-December.



989.759.1686

Toll Free: 800.580.0330

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Employee Anniversary

Stephanie, Part-time MSR
1 year

Rayne, Asst. MSR Supervisor
1 year

Sasha, MSR/Marketing Asst
1 year

Lisa, MSR Supervisor
13 years

Cathy, Loan Clerk
1 year

Lynette, Account Specialist
2 years

Tommi, CCO
16 years

Karin, Collections Specialist
3 years

Holiday Closings

Columbus Day

Saturday, October 9, 2021
Monday, October 11, 2021

Thanksgiving

Thursday, November 25, 2021

Christmas Eve

Friday, December 24, 2021,
Close at 3pm

Christmas Day

Saturday, December 25, 2021

New Year's Eve

Friday, December 31, 2021,
Close at 3pm

New Year's Day

Saturday, January 1, 2022



@Fam1stCU

