



# Family First Credit Union Connection

Third Quarter 2020

## Your Card Offers More Than Just A Competitive Rate

### SCORECARD®

#### You Also Have ScoreCard® Rewards

Your debit or credit card from Family First has many valuable features, including merchandise, travel rewards and more.

You earn bonus points for every purchase you make with your debit or credit card, which you can redeem for great rewards. To see what's available to you, create an account at ScoreCardRewards.com, then log in to see the collection of items you can get with your points.

You earn points every time you use your debit or credit card

Redeem your points for great merchandise from the top brands

Redeem your points for exciting travel options like airfare and hotel rooms

Redeem your points for Daily Wins and you could win valuable prizes for just a few points

## COVID-19 Update

We are happy to announce that our branch offices are now open with limited capacity, due to social distancing requirements. We will resume regular business hours with the exception of Tuesday 10:30 am to 5:00 pm.

All branches will dedicate Tuesday from 8:30 am to 10:30 am to assist our 'vulnerable population' members. The State of Michigan identifies the 'vulnerable population' as people over 60 years of age, pregnant women, and individuals with chronic conditions like heart disease, diabetes, and lung disease.

Mask/Face Coverings are required while inside the branch. Don't have a mask? We will happily supply you with one. We also have disposable gloves for those who want added protection. If for some reason, you are unable to wear a mask feel free to utilize our drive-thru services. Also, please be aware that our staff may ask you to briefly remove your mask, sunglasses, and hat to verify your identity to safeguard your account. Please follow the one way directional arrows and social distancing decals on the lobby floor. Where sneeze guards are installed, please keep the shield between you and the Family First CU staff members. Public restrooms remain temporarily unavailable.

## Visa Payment News

In July, the minimum payment amount for VISA credit cards will drop from 3% to 2%, which will lower your required minimum monthly payment amount making it more affordable during this difficult time.

## Saving With Purpose

### SAVE TO WIN

Family First Credit Union wants to reward our members for saving more of their hard-earned money, and we can't think of a better way than with more cash! When you participate in Save to Win, every time you make deposits to your Save to Win CD totaling \$25\*, you'll be entered in the monthly and quarterly prize drawings, and best of all, it's free! All the money that piles up in your Save to Win CD is yours to keep along with the interest you've earned, so there's never been a better time to get the ball rolling on your savings plan. Some members aren't just saving for saving's sake. They're saving with purpose for a specific goal in mind. Often they're saving for an auto purchase, college tuition, a home purchase, or renovation, retirement, or for the vacation they've always dreamed of. With nothing to lose and everything to win, it's time to Save to Win!

\*Maximum 10- \$25 entries per month.



## Summer Loan Event



Go From Good Bye to Good Buy

With Rates As Low As

3.20% APR\*



Get a FFCU lawn chair with your approved loan!\*\*

(While supplies last)

\*APR= Annual Percentage Rate. Subject to credit approval and other restrictions. Not all members will qualify. See credit union for details.

\*\*For gift minimum loan amount \$5,000. Some exclusions may apply.

Special Hours All Locations Tuesday 8:30 am to 10:30 am to assist our vulnerable population members.

#### Locations

Saginaw • 989.759.1686

Mon. - Wed. - Thur. 9:00 am to 5:00 pm

Tuesday 10:30 am to 5:00 pm

Friday 8:30 am to 6:00 pm

No Saturday Hours

Freeland • 989.695.5144

Mon. - Wed. - Thur. 9:00 am to 5:00 pm

Tuesday 10:30 am to 5:00 pm

Friday 9:00 am to 6:00 pm

No Saturday Hours

Kochville • 989.746.7100

Mon. - Wed. - Thur. 9:00 am to 5:00 pm

Tuesday 10:30 am to 5:00 pm

Friday 9:00 am to 6:00 pm

Saturday 9:00 am to 1:00 pm

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

## Holiday Closings

#### Labor Day

Saturday, September 5, 2020

Monday, September 7, 2020

#### Columbus Day

Saturday, October 10, 2020

Monday, October 12, 2020

#### Thanksgiving Day

Thursday, November 22, 2020

#### Christmas

Thursday, December 24, 2020

9 am - 3 pm

Closed

Friday, December 25, 2020

Saturday, December 26, 2020

#### New Years Eve

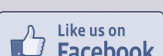
Thursday, December 31, 2020

9 am - 3 pm

Closed

Friday, January 1, 2021

Saturday, January 2, 2021



@Fam1stCU



## Employee Anniversary Highlight

Pam - 7.7.09 - 11 Years

Jane - 8.14.17 - 3 Years

Kim - 8.22.86 - 34 Years

Colleen - 8.26.19 - 1 Year

Cathy - 9.22.97 - 23 Years

Julee - 9.22.03 - 17 Years

## Protection Worth Looking Into

Protect your investment in your new or used vehicle, motorcycle, boat, jet ski, travel trailer, ATV, or snowmobile with Guaranteed Asset Protection (GAP) from Family First. GAP is an add-on program that waives the difference between your actual cash value of your vehicle and the balance remaining on the loan\*, if your vehicle is involved in a total loss due to theft or collision. GAP coverage also waives up to \$1,000 of your auto insurance deductible.

Next time you apply for a loan; our Loan Officers can quote your loan payment with Debt Protection. Coverages include Life, Disability, and Involuntary Unemployment. A minimal cost for valuable coverage. Even if you have had your loan for a few years, you may still be eligible to add this valuable coverage. Contact our Loan Department at 989.759.1686 ext. 503.

\*Less delinquent payments, late charges, refundable service warranty contracts and other insurance related charges.

## Tax Deadline Extended



Have you filed your taxes yet? No need to worry if you haven't since there is still time. The IRS announced the tax filing deadline has been extended to July 15. File today to get your refund fast with e-file and direct deposit. Don't forget that as a credit union member you can save up to \$15 on TurboTax.

## Visa Gift Card

Reloadable Visa Gift Cards are a perfect alternative to keep your accounts safe when shopping online, since it is not linked to your Family First CU account. You can use multiple cards, one for each family member. They are easy to use and can be reloaded in branch, online, or by setting up direct deposit to your card. Stop in and buy your reloadable card today! Reloadable Card activation fee for FFCU members is \$7.95 - Reload fee \$4.95.



## Please Note

Safe Deposit Box rental fees will post to your account on September 1, 2020.

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 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

## Looking Ahead

We will host again at Johnson's Giant Pumpkin Farm in October, Family First CU will provide each member (12 years and younger) with a pumpkin (up to a \$3 value) and coupons for the entire family for a cup of cider and a donut.

International Credit Union Day will be on Thursday, October 15. We will give away a gift to all members (while supplies last). We would like to help members protect their identity by providing a secure way to dispose of their unneeded personal documents. Shred dates to be announced.

## Expecting A Tax Refund?

Why not make that refund grow with a new IRA?

The deadline has been extended so you have until July 15th to contribute to your 2019 IRA.

We Offer: Traditional IRA IRA CD Roth IRA Coverdell IRA

Contact Cathy at 989.746.7100 ext. 224 or Carey at 989.695.5144 ext. 337.

Consult your tax adviser.