

Family Credit Union **First** Connection

December 2024



Tell us about your holiday traditions!

Click here to enter to win a FFCU Sweatshirt!



**Annual Meeting will be
March 29, 2025**

NOMINATIONS FOR UPCOMING ANNUAL MEETING

The operations of Family First Credit Union depend on the dedication of our staff and members. We rely on our membership to volunteer to serve on different committees within the credit union to ensure an efficient and cost-effective operation.

Board of Directors - Consists of seven voting (and two associate) volunteer credit union members who are responsible for setting policies, and for the general direction and control of the credit union.

Supervisory Committee- Includes five volunteer credit union members responsible for auditing and verifying the actions of employees, established policies and procedures.

Credit Committee - Is comprised of five volunteer credit union members who act as the final decision body on loans that fall outside the approval limits of Loan Officers and Managers, as established by the Board of Directors.

This year we have two positions open for Board of Directors, Supervisory Committee and Credit Committee.

If you are interested in serving the Credit Union in a voluntary position, please contact Tommi Lough - tlough@famlst.com or by calling 989.759.1686 ext. 425; no later than February 7, 2025.



Amaya Bradley
Part-Time MSR



December 13th - Kochville
December 20th - Freeland
December 27th - Saginaw



Staff Birthdays

Paula Meyer
Ally Honeman
Annette Turner



Staff Anniversaries

Tommi Lough
Karin Nowak



Holiday Loans

Until Dec 31st.

- Up to 24 mo
- Min \$1000
- As low as 8.99%_{APY}



Skip Pay.

Dec. 1st - Jan 31st.



We have made your loan payments easier this holiday season with extending our skip pay through January! Complete your application and return with the \$40 processing fee for each qualified skipped loan, before their due date(s). Please Note: Your skip pay can be for either December or January, it cannot be applied to both months.

Quick Cash Loans

Until Dec. 31st.

Qualifications:

- \$25 fee
- 90-day Direct Deposit
- Account in good standing
- Up to \$1250





Kids Corner

Recognizing and Avoiding Fraud

- Never share personal or financial details.
- Be careful with friend requests and strange links.
- Watch out for online purchases. Sometimes people sell items that look good but are actually fake/broken.
- Remember: if you didn't enter into a contest, you probably didn't win one.
- Be cautious of unsolicited emails, messages or text offering "too good to be true" deals.

Information provided by:
Credit Union Solutions Group



**Gift Cards
available at all
branches!**

We have Holiday VISA Gift Cards available at all branches for those last-minute gifts or 'hard to shop for person'.

Minimum/Maximum load amount \$10.00/\$1,000.00 with an activation fee of \$4.00.

Ask a teller for one today!



Christmas Eve

Branches are open
8:30AM to 12:00PM

Christmas Day

Branches are closed

New Year's Eve

Branches are open
8:30AM to 12:00PM

New Year's Day

Branches are closed

Happy Holidays from our family to yours!



Click or scan to give feedback about your last interaction our branches.

CONTACT US

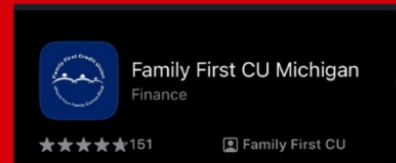
989.759.1686

Toll Free 800.580.0330

Visit us Online
www.fam1st.com

Live chat with us during business hours.

Download today from your app store for 24/7 account access.



Family First Credit Union | 1011 N. Michigan Ave | Saginaw, MI 48602 US

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