



*Find Me! ~ Click on the turkey feathers to enter.*

How many feathers can you spot within this newsletter? Enter your guess to win a Bluetooth speaker!



## Quick Cash Loans

Nov. 1st - Dec. 31st.

Qualifications:

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



## Holiday Loans

Nov. 1st - Dec 31st.



- Up to 24 mo
- Min \$1000
- 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 \$35 processing fee for each 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.



## Hurricane Scams

Scammers will use high-profile events, such as the current hurricane, to trick their targets. It has been noted that scammers are generating fake images with AI to play on emotions and try to get your donations.

Tips to avoid falling victim to one of these scams: 1. Be aware of AI imagery! Pay close attention to inconsistencies in the details of the photo. 2. Verify charities and only donate through official websites of well-known organizations. 3. We are all eager to help, but take the time to research before clicking on any links or donating.

### Our branches will be CLOSED on Thanksgiving Day November 28th





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. Our remote date will be December 7th at our Kochville branch from 10a- 12(noon).



## Steps to Recover from Identity Theft

- ~ Contact the companies and/or bank where you know fraud occurred and explain that someone stole your identity.
- ~ Change the logins, passwords, and PINs for your accounts.
- ~ Place a fraud alert and get your credit reports.
- ~ Report identity theft to the FTC.
- ~ Enroll in our Premium Checking Account with fraud monitoring & resolution.

## Buy Gifts for Others, Then Pick Out a Gift for Yourself.

Earn bonus points for every purchase you make with your FFCU Debit or Credit Card when buying gifts this holiday season. To check your points and see what rewards are available to you, log into or create an account at: [uchooserewards.com](http://uchooserewards.com). You can earn points faster by "householding" and linking joint owner's credit/debit cards.



## Kids Corner

### Recognizing and Avoiding Fraud

- Tell an adult always! Parents should be aware of any suspicious activity on their children's accounts, including gaming accounts.
- Montior: Be aware of unexpected messages or too-good-to-be-true offers.
- Remind your kids to not click on any links unless approved by a parent.
- Parents can assist by creating and maintaining strong passwords for all sites.

*Information provided by:  
Credit Union Solutions Group*

## FREE Popcorn Days

**November 8th  
Saginaw**

**November 15th  
Kochville**

**November 22nd  
Freeland**



# Staff Anniversary

**Lynette Greenwald**



## -Facts about Lynette-

**Favorite book:** A Knight in Shining Armour

**Superpower:** Healing Powers

**Favorite quote/motto:** "It is what it is"

**Best Advice:** When you get paid, pay your bills. If you have anything left, feel free to spend it.

**Talk show to host:** Saturday Night Live

# Staff Birthdays

**Autumn Bias**

**Jane Smith**

**Andrew Lough**

*"November is National Gratitude Month. It encourages us to embrace the power of gratitude which is more than simply saying "thank you". It's about putting our attention towards positive rather than negative."*

## A Huge Thank You

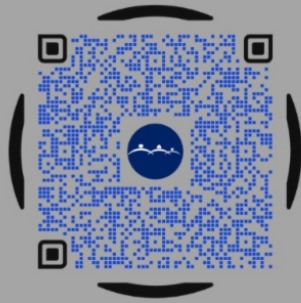
We want to acknowledge our members, staff, volunteers and community for making our October events a success! We tried something new this year and we could not be happier with the results.

October 17th - We started with 400 pumpkins and within 1.5 hours, they were gone! It was amazing to see the smiling faces as they picked out the perfect pumpkin.

October 26th - We hosted our first Trunk or Treat at our Kochville Branch. We welcomed nearly 300 children (plus their families) to celebrate the season with us.



We look forward to next year!



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

### CONTACT US

989.759.1686

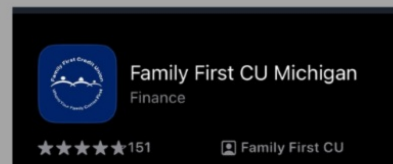
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Visit us Online

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Live chat with us during business hours.

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



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