



Family First Credit Union

Connection

Second Quarter 2022

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 with ease right through us. Our low rates will make your purchase even more affordable with our 10 & 15-year fixed rate options for your Boat, Motorcycle, RV/Camper Loan!

Boat, Motorcycle & RV/Camper Loans

36- 59 Months – as low as 3.50% ^{APR*}



Snowmobile, ATV & Jet Skis

Up to 60 months – as low as 4.25% ^{APR*}



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

*APR=Annual Percentage Rates. Rates listed are our best rates and are subject to credit approval and other restrictions. 15-year term requires minimum loan balance of \$50,000. Not all members will qualify. To determine your rate, please contact the credit union.



WALLEYE FEST FUN!

Stop into our Freeland Office **April 28th & 29th** for a **garage sale** to benefit Kim Webber.

After you've finished hitting all the garage sales, join us at the Log Cabin (April 28th & 29th) for a great night of entertaining music and a chance to **win a \$500 gift card** each night! **Music begins at 8:00 pm!**

We're also sponsoring the **Duck Race** on Thursday, April 28 at 6:00 pm. The race will start at the Freeland Road bridge and finish at

the Freeland Memorial Park. \$5 per duck, limited to 500 duck entries. **Cash prizes for the first three ducks across the finish line!** Visit freelandlionsclub.org for more information.

Make sure to stop in and support Kim Webber in her fight with cancer. We'll have a card at each office during the month of April if you'd like to sign and offer well wishes. Looking for ways to help? Come in and purchase a bracelet, t-shirt or donate with our pin-ups. We also have a benefit **garage sale** on **April 28-29 (Freeland Office)** and a **bake sale** in the works on **May 2nd and 3rd (Saginaw Office)**.



We would also love to thank everyone for their support through our raffle drawing and lobby sales; along with those who joined us in the **bowling fundraiser on March 18th & 19th** and the **Enchilada dinner/bake sale benefit on April 1st**. We appreciate your support!

Great News! Our Summer Skip Pay is Back!

Put a little extra money towards your plans for summer fun and Skip* your June loan payment(s). Complete your application and return with the \$35 processing fee for each skipped loan, before your June due date.

*Loans continue to accrue interest during this period and the term of the loan is extended by one month. Not all loans are eligible for a skip pay, see credit union for details.

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 our great rates starting as low as **2.49% APR***! **Save even more in the month of June with a 0.25% off our already low rates for your next new or used vehicle.**

Visit our website at www.fam1st.com for a complete rate listing; or to submit an online loan application to get driving away in your new car.

ELECTION RESULTS

We would like to congratulate those elected to 3-year volunteer positions. Thank you to all those who attended our 83rd Annual Meeting held virtually on March 12, 2022. Even though we could not all be together we appreciate your dedication to Family First Credit Union.

Board of Directors

Patricia Jacob
Maurice Patterson

Credit Committee

Stephanie Harden
John Moton Jr.

Supervisory Committee

Dennis Browning
Floyd Kloc

Family First CU would also 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 in helping make Family First Credit Union continue to prosper.



Mortgage Rates are still LOW!

If you are looking to purchase, now is a great time to finance with Family First CU while mortgage rates are still low! Our mortgage options make financing easy and affordable with our 20- & 25-year terms! Call today to get started with your new mortgage or refinance your current mortgage from another lender, 989-759-1686 ext. 504.





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*

Carey

MSR Supervisor • 18 years

Paula

Loan Officer • 18 years

Jessica

MSR Supervisor • 15 years

Michele

Loan Officer • 7 years

Amanda

Collections Manager • 6 years

Naomi

Assistant MSR Supervisor • 5 years



You have until **April 18, 2022** to contribute to your **2021 IRA***.

We offer:

- Traditional IRAs
- Coverdell IRAs
- Roth IRAs
- IRA CDs

Contact Carey at
989.695.5144 ext. 337.

*Consult with your tax advisor.

Holiday Closings

Memorial Day

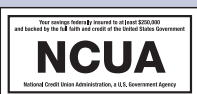
Saturday, May 28, 2022
Monday, May 30, 2022

Independence Day

Saturday, July 2, 2022
Monday, July 4, 2022



@Fam1stCU



April is Youth Month!

We are celebrating our Youth this month, dreaming big doesn't mean you need to start with big actions. The first small step is usually the hardest, but once it's taken, you can use momentum to propel you forward; Family First Credit Union has tools to help fulfill these dreams. With a youth saving account that earns interest, young members can deposit small amounts on a regular basis and watch their savings grow "like magic." The earlier they start a savings account, the more it will grow, and the easier it will be to achieve their dreams. Learning this good financial habit at a young age will set them up on the path of successful financial well-being. Open a Savings Account with as little as \$5.00; **we'll 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. Earn money for good grades too, drop off your report card and receive \$2 for each A earned for that semester.

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's 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: Minimum deposit \$100—maximum deposit \$2,000. Limit one Youth CD per member account 23 years or younger.



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!

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 Card Services Department know your dates of travel for uninterrupted use of your FFCU Debit & Credit Cards. 989.746.7100 ext. 510

Please Note: If your travel takes you outside of the United States, please contact us for international use.

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!



NEW SYSTEM COMING SOON

We're excited to announce that we will be converting to a new system for member transactions. **Our office will be closed on Saturday, October 1st and Monday, October 3rd as we migrate to the new system.** Our upgrade will also come with a new online banking site, mobile app with more features, new card access app to control your credit/debit card and an exciting new rewards program to earn points for every time you swipe your card!

A complete copy of our privacy policy is available at www.fam1st.com, or by calling the credit union office at 989.759.1686.