

New upgrades to your banking experience!



Have you logged into our new online banking? Virtual Branch Next makes accessing your accounts easier than ever before! Apply for a loan, set up transfers, complete bill payments and more from our website or mobile app!

Search for our new mobile app in your App Store or Play Store today under Family First CU Michigan. Your login ID has stayed the same! Follow instructions on your mobile app or on our website to access your account.

Still have questions regarding our system upgrade? Reach out to us today at 989.759.1686 or with live chat on our website.

As always our online banking and mobile app is available 24/7 for your convenience. View updates and frequently asked questions on our website today at www.fam1st.com.

Thank you for your patience during our system upgrade!

Our system upgrade was completed October 3rd, 2022. Our custom mobile app and online banking have undergone major upgrades to make your banking experience easier!



CONTACT US

989.759.1686

Toll Free: 800.580.0330



Scan the code above or Visit us online at www.fam1st.com
Now with live chat during business hours!

Employee Anniversary

Karin - 4 years

Collections Specialist

Lisa - 14 years

MSR Supervisor

Stephanie - 2 years

MSR

Cathy - 2 years

Loan Clerk

Rayne - 2 years

Member Service Specialist

Lynette - 3 years

Account Specialist

Sasha - 2 years

MSR

Tommi - 17 years

CCO

Skip Pay is the icing on the holidays!

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, Holiday Loans, Quick Cash Loans, Emergency and Hardship Loans. Other restrictions may apply.

Holiday Gift Cards

Available now at all branches!

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



Credit Union Week - Join us in celebrating International Credit Union Day on Thursday, October 20th, 2022.

Watch our Facebook page and our website for more credit union week special offers!

Did you know we offer shred boxes year round in each of our branch lobbies? Drop off your documents to be shredded during our normal business hours.

Halloween Monster Mix & Mash at The Mid-Michigan Children's Museum - Stop by our sponsored event at the Mid-Michigan Children's Museum on

Saturday, October 22nd for all the tricks and treats!

Upcoming Events

Family Credit Union First



This year's **American Cancer Society's, Making Strides against Breast Cancer walk** will be held on Saturday, October 8th at Crossroads Park in Saginaw. Registration begins at 8:00am. 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 in remembrance of someone who has been affected by a Breast Cancer diagnosis.

In partnership with Kochville Township Parks & Recreation we invite you to join us for **SOCKTOBER** - to collect socks for our neighbors in our community shelters. You can help by dropping off new socks for adults and children at any of our three branches through the month of October!



Christmas Club transfers occurred September 30th to your regular shares for our members shopping pleasure!

- Holiday Closings**
- Thanksgiving**
Thursday, November 24th
 - Christmas Eve**
Saturday, December 24th
 - New Years Eve**
Saturday, December 31st

Find us on @Fam1stCU



Holiday Loan

Need a little more than \$1,000 for shopping? Our Holiday Loan offers an affordable way to finance for everyone's budget.

[Stop in today to speak with a Loan Officer on which loan option will be the perfect fit for you or apply online at \[www.fam1st.com\]\(http://www.fam1st.com\).](#)

*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 2021 Quick Cash loan must have been paid off within the 11-month term.

*Holiday Loan - Our best rate is subject to credit approval and other restrictions. Not all members will qualify. To determine your rate, please contact the credit union.

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? 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 pay off your Quick Cash Loan from 2021? If so, you may be eligible for a \$1,250 loan this year!

Johnson's Giant Pumpkin Farm

Join us Saturday, October 8th from 2:00PM to 4:00PM 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.

Stay for the day, there is plenty to do!

Watch giant pumpkins launch from the trebuchet, feed the animals, or try your luck in their 13-acre corn maze.

Visit Johnsongiantpumpkinfarm.com for more details.



Toys for Tots & Santa Joe

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.



Smart Shopping During the Holidays

If you have not started your holiday shopping this year, relax. Don't let the stress and hype of anticipated supply chain shortages cause you to panic-buy and fall victim to holiday scams or overspending this holiday season.

- **Be flexible** - come up with an attainable budget and flexible shopping list.
- **Lookout for Scams** - research sellers by doing online searches before purchasing from unknown sellers.
- **Beware of the hype** - Black Friday and Cyber Monday may not always have your best deals.
- **Don't buy hacked gift cards** - make sure to purchase gift cards from a reputable source - like Family First Credit Union.

Fraud Prevention
Knowledge is Power

Family First
Credit Union

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