



# Family First Credit Union

## Connection

Second Quarter 2020

### Family First Out In The Community Making A Difference

Making Strides Annual Breast Cancer Walk



Mid-Michigan Children's Museum



Shelterhouse of Midland Turkey Donation



Johnson's Pumpkin Farm



Dow Diamond



Freeland Chamber Of Commerce Annual Scholarship



Impact Saginaw



Saginaw Arts Enrichment Commission Annual Art Show



Family First Credit Union continues to make service to the community a priority.



### May - June

**Vacation Loan Special:** Do you dream of getting away to relax. Pick your favorite spot and let us help you make that dream a reality!

**Auto Loan Special:** Time for an upgrade? Tired of driving that older model? We can finance the car of your dreams!

Details to come for both!

### Annual Meeting Cancellation

We apologize for canceling our annual meeting dinner and entertainment portion. Given the situation with COVID-19 the Board of Directors reached a decision to follow the Governor's Executive Order restricting public gatherings. We did however, have the business meeting portion. You can see below the voting results. We thank everyone who cast their ballot.

### The Results Are In Congratulations To:

- |                           |                              |
|---------------------------|------------------------------|
| <b>Board of Directors</b> | <b>Supervisory Committee</b> |
| • Ricardo Longoria        | • Linda Burks-Jackson        |
| • Rayunza Chism-Hood      | • Karl Primdahl              |
| <b>Credit Committee</b>   |                              |
| • Kennie Kempter          |                              |
| • Belinda Barlow-Poole    |                              |

These are a volunteer 3-year position with Family First CU.

### Coronavirus (COVID-19)

In light of everything that has happened in the past few months with the Coronavirus, we would like to thank our members for working with us through our lobby closures and in dealing with the change in the way you had to do your banking with the credit union. We appreciate your patience in this time of crisis. As we continue to work through this we want to remind you of all our remote services that you can still take advantage of 24 hours a day, even after this crisis is over.

- Online banking through NetBranch.
- Our new website offers a chat feature (during business hours).
- Online applications.
- Mobile Banking with Mobile Deposit. You must be signed up for NetBranch to use our mobile app. Search: TouchBanking from your devices app store. Use app code: Fam1stCU.
- We have Teller 24 available at 989.759.1686.
- 24 Hour ATM network access, Co-op Free ATMs.
- Night drop service at each location.

**If you have been laid off from your job, and experiencing financial difficulties due to COVID-19, please contact us at 989.759.1686 Ext. 503. We are working on various options to help you through this crisis.**

### COVID-19 Hours

During the COVID-19 crisis we will continue to modify our hours, once this is under control and our staff and members are no longer at risk, we will reopen our lobbies and go back to our normal business hours. We appreciate your patience.

**Temporary Hours**  
**All Lobbies By Appointment Only.**  
**Drive-Thru Hours Extended**  
**Monday - Friday Until 7 pm**  
**Saturday Kochville Office 9 am - 1 pm**



See COVID-19 hours on front.

#### BUSINESS HOURS

**Saginaw**  
 Mon. Tue. Wed. Thurs.  
 9 a.m. - 5 p.m.

**Friday**  
 8:30 a.m. - 6 p.m.

No Saturday Hours

**Freeland**  
 Mon. Tue. Wed. Thurs.  
 9 a.m. - 5 p.m.

**Friday**  
 9 a.m. - 6 p.m.

No Saturday Hours

**Kochville**  
 Mon. Tue. Wed. Thurs.  
 9 a.m. - 5 p.m.

**Friday**  
 9 a.m. - 6 p.m.

**Saturday**  
 9 a.m. - 1 p.m.

#### PHONE NUMBERS

Saginaw Office:  
 989.759.1686

Freeland Office:  
 989.695.5144

Kochville Office:  
 989.746.7100

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

### Holiday Closings

#### Memorial Day

Saturday, May 23, 2020  
 Monday, May 25, 2020

#### Independence Day

Saturday, July 4, 2020



@Fam1stCU



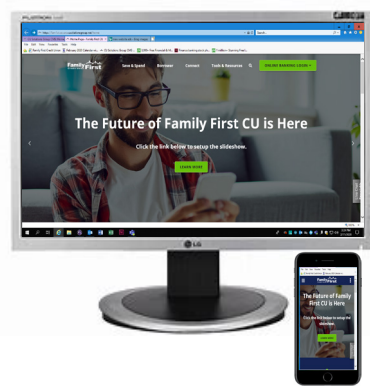
### Employee Anniversary Highlight

- |                                    |                                     |
|------------------------------------|-------------------------------------|
| <i>Tracey - 2.25.13 - 7 Years</i>  | <i>Josephine - 5.29.19 - 1 Year</i> |
| <i>Jessica - 4.2.07 - 13 Years</i> | <i>Amanda - 5.31.16 - 4 Years</i>   |
| <i>Michele - 5.4.15 - 5 Years</i>  | <i>Paula - 6.1.04 - 16 Years</i>    |
| <i>Naomi - 5.22.17 - 3 Years</i>   | <i>Carey - 6.1.04 - 16 Years</i>    |

### April Is National Youth Credit Union Month

It's important to start your children or grandchildren on the right path to proper money management at an early age. The best way to do that is to bring them into one of our branches and open a savings account. Family First Credit Union will match their opening deposit up to \$25.00 plus many other benefits. We are also offering Youth CDs, minimum deposit of \$100, with a 4 month term. Stop in and get all the details of what we are offering, kids accounts age 0-13 as well as youth accounts for ages 14-17. Once your child's account is open watch your mailbox for their birthday postcard and return it for a chance to win a \$25 account deposit!

### Check Out Our New Website!



We have our new website up and running! It's the same web address of [www.fam1st.com](http://www.fam1st.com). NetBranch is still accessible and available to use! The new site has great new features, easier navigation tools and more information at your finger tips! You will be able to apply for loans from the new site, as well as talk to us directly with our new live chat feature. Potential members can apply for membership on the new site!

### Expecting A Tax Refund?

Why not make that refund grow with a new IRA?  
 You have until April 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

### Spectacular Spring Loan Event



Spring is in bloom! There is still time to take advantage of the Spectacular Spring Loan Event! Pick out that boat, RV, pool, or the spa that you have always dreamed of, and let us finance it for you! Most loans financed up to 84 months get the first 60 days no payment!

### Apply For Your Mortgage

We now have a dedicated mortgage lender on staff at our Kochville location. Stop into our Kochville location and ask for Michele Fayfer at 3550 Tittabawassee Rd. or call: 989.746.7100 Ext. 226. She is committed to getting you the best rate while making the mortgage loan process less anxious. Look for that dream home stress free! We have fixed rate mortgage terms ranging from 10-30 years\*



Conventional • Rural Development • Balloons • Home Ready  
\*Loan terms and conditions depend on credit qualifications and approval. Family First CU is federally insured by the National Credit Union Administration. Credit union membership is required or must be established. We do business in accordance with the Federal Fair Housing Law and Equal Credit Opportunity Act. Neighborhood Mortgage Solutions is a Credit Union Service Organization (CUSO) providing mortgage services as our partner. NMLS #191693

### Sprint Rewards



- Credit union members earn \$100 in credit rewards for each new line activated (up to 2 lines)
- Credit union members receive a \$100 annual loyalty reward every year
- 25% off select accessories purchased in Sprint stores

### There is Still Time To Transfer

Why pay more than you have to?

**BALANCE TRANSFER**    Transfer your higher rate cards to a FFCU VISA credit card at **3.99%** for 12 months & have one easy payment

Don't Already Have A FFCU VISA? Stop In Today!

\*APR= Annual Percentage Rate. Offer expires 4.30.2020. Subject to credit approval and other restrictions. Not all members will qualify. See credit union for details.