



# Family First Credit Union

## Connection

Third Quarter 2019

## 1% Ca\$h Back

Let your loan pay you! How do you do this? First you transfer your existing loan, or finance your next loan with Family First Credit Union. Next you close your loan of \$5,000 or more, and then you can earn up to \$500 for each loan! Hurry, this offer ends July 31, 2019.

\*Minimum loan amount \$5,000 for 1% cash back offer, maximum cash back \$500. Loan must be closed directly with Family First CU. Loans currently financed with FFCU are not eligible. \*\*Eligible Loans: Auto, Motorcycle, ATV, Boat, Jet Ski, RV/Camper. No cash paid, funds will be deposited into the share account upon loan closing. Other restrictions may apply. See credit union for details.

## Community Fun

Come join Family First CU and Impact Saginaw for Family Fun Day on August 11, 2019 from 1:00 p.m. – 4:00 p.m. at Huntington Event Park. See <http://www.impactsgaginaw.org/> for more details.



Family First Credit Union is hosting a FREE admission day to the Children's Museum Saturday, October 19, 2019.

### Museum Hours:

Saturday 9:30 a.m. – 5:00 p.m.

## Home Equity Loan

Looking to update your home? Or create a backyard get away? Now you can! With a Home Equity Loan with FFCU. Rates are as low as, 4.49% APR and No Closing Cost!

\*APR=Annual Percentage Rate. Rate listed represent our best rate and is subject to credit approval. Not all members will qualify for our best rate. See credit union for details. \*\*Title and appraisal may be required.

## Credit Union Week

Save the date! Join us in Celebrating International Credit Union Day on Thursday, October 17th. We'll have cider, donuts & give-a-ways at all of our offices. FFCU will also be hosting our annual shred event during credit union week. Please remember there is a four box maximum for shred. A Shred Expert will be there to help you unload your boxes of shred.

### SHRED DATES

**Thursday, October 17th**

Kochville Office - 1:00 p.m. - 3:00 p.m.

**Friday, October 18th**

Freeland Office - 12:00 p.m. - 2:00 p.m.

Saginaw Office - 3:00 p.m. - 5:00 p.m.

**Hurry limited time offer! Visa balance transfer for 2.99% APR for 6 months! Offer good from July 1 - August 31, 2019**

Be prepared for your Summer plans with your new FFCU VISA Credit Card. Apply today and start saving with affordable rates



starting at 8.90% APR\*. Earn ScoreCard Rewards Points on all your purchases! Our Share Secured Credit Card is a great option for students going to college. You can secure a small credit card limit against the money you have on deposit. It is a great way to begin establishing credit for when they are ready to purchase their first car, or eventually a home. Stop in today to apply and start earning those rewards!

Great news! Check your July VISA STATEMENT to see if you qualify for a FREE summer Skip Pay.

Did you know your Family First CU Debit Card also earns ScoreCard Bonus Points? What's even better is you can link your FFCU Credit & Debit card rewards! Visit ScoreCardRewards.com and click on the "Householding" tab to add your card numbers.

\*APR=Annual Percentage Rate. 8.90% represents our best rate, and is subject to credit approval and other restrictions. See credit union for additional details.

## Please Note!

Safe Deposit Box rental fees will post to your account on September 1, 2019.

3" x 10" - \$ 40.00

5" x 10" - \$ 60.00

10" x 10" - \$100.00

Some of your most important documents are best kept in a safe deposit box. Make sure these documents are safe in the event of a house fire or robbery. Stop in our Kochville Office to open your safe deposit box. What type of documents should you keep in a safe deposit box?

- Social Security cards/Passports
- Power of Attorney, Wills and Trusts
- Birth certificates/adoption paperwork
- Copies of insurance policies
- Marriage/divorce/death certificates
- Tax returns
- Military records
- List of credit cards and account numbers
- Vehicle titles/lease agreements
- Photos of family - Flash drives/DVDs
- Real estate property deeds
- Diploma/academic transcripts



### 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

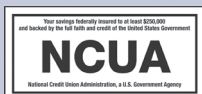
Visit us online at  
[www.fam1st.com](http://www.fam1st.com)

### MOBILE BANKING

Search: TouchBanking  
App Code: Fam1stCU



@Fam1stCU



## Travel Reminder:

If your travel plans take you out of the United States, please contact the credit union at 989.759.1686; prior to your trip for uninterrupted service of your Debit Card.

### Lost or Stolen Cards

Contact us immediately if your ATM/Debit or VISA Credit Card is lost or stolen.

### Debit/Visa Cards

(Normal business hours) 989.759.1686

(Holidays or after hours) 800.325.3678

## THREE GREAT WAYS MEMBERSHIP PAYS WITH SPRINT®



It's Sprint's best Credit Union Member Cash Rewards offer ever! Looking for a great plan and a little extra cash? Family First CU members can tap into the Sprint Unlimited Plan and these amazing cash rewards.

1. Members can get a **\$100 CASH REWARD** for **each new line** you activate with Sprint.\*
2. Existing Sprint customers can earn up to **\$100** cash reward for **each new line** transferred into Sprint Credit Union Member Cash Rewards.\*
3. You'll get a **\$100** loyalty cash reward **every year** for **each line**.\*
4. Plus, credit union members and current Sprint customers are eligible for **25% off accessories** with the Sprint Credit Union Member Cash Rewards program.

Plus, enjoy Sprint's reliability, which now beats T-Mobile and performs within 1% of AT&T & Verizon\*. You can also enjoy a great price for fully featured Unlimited.

### Get started today!

- Become a Sprint customer and mention you're a credit union member
- Register at [LoveMyCreditUnion.org/SprintRewards](http://LoveMyCreditUnion.org/SprintRewards)
- Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account

### Get all the BENefits of credit union membership. Sign up today!

\*Restrictions apply. \*Claim based on Sprint's analysis of latest Nielsen drive test data for average network reliability (voice & data) in top 106 markets.

Protect your investment in your new or used vehicle, motorcycle, boat, jet ski, travel trailer, ATV or snowmobile with Guaranteed Asset Protection (GAP) from Family First. GAP is an add-on program that waives the difference between your actual cash value of your vehicle and the balance remaining on the loan<sup>1</sup>, if your vehicle is involved in a total loss due to theft or collision. GAP coverage also waives up to \$1,000 of your auto insurance deductible.

Next time you apply for a loan; our Loan Officers can quote your loan payment with **Credit Life** and/or **Credit Disability Insurance** coverage for you and your co-borrower. A minimal cost for valuable coverage.

*Even if you have had your loan for a few years, you may still be eligible to add this valuable coverage! Contact our Loan Department. 989.759.1686.*

1 Less delinquent payments, late charges, refundable service warranty contracts and other insurance related charges.

## Up and coming

Here is what we have in the works! A whole new savings program for kid's and NEW:

- VIP Program
- ATM's
- Mobile Deposit
- Phone System
- Website
- Secure LOC for debit/credit cards

Also, watch you mailbox for our Annual Johnson's Pumpkin Farm Date in October. A postcard will be mailed to kids account holders 12 & under.

Stop waiting for your FFCU VISA Credit Card statement to arrive in the mail, you can sign up to receive e-statements of your FFCU VISA Credit Card. Visit [www.ezcardinfo.com](http://www.ezcardinfo.com).

## Holiday Closings

### Labor Day

Saturday, August 31, 2019

Monday, September 2, 2019