



2019

HAPPY NEW YEAR

INSIDE THIS ISSUE:

Learn about our merger with Atlanta Federal Credit Union and how to save money with an FFCU Visa Platinum Credit Card.



PRESIDENT'S MESSAGE

The year 2018 started off with several challenges. In January, our Chief Lending Officer, Carl Blouin, passed away unexpectedly. Carl was amazing with members and built heart felt relationships with so many. He was not loved a little by some, he was loved so much by so many. He truly made a huge difference and impacted so many lives in his twelve years at the Credit Union. We will forever hold dear to our heart his service and dedication to the Credit Union.

After time, hard work, and healing, Family First Credit Union continued serving our members in 2018. As of November 30, 2018 our loans have grown by \$3,240,713, our deposits have grown by \$3,921,323, our assets have grown by \$5,093,629, and our net worth has grown by \$546,000. For the first time, our assets went over \$100 million. Our checking account penetration to membership is now at 47% which means many of our members are using us as their primary financial institution. Members are hearing by word of mouth that we are "Family" and we treat our members special while giving great customer service.

Family First Credit Union has had a great year serving Fulton County Schools and Atlanta Public Schools as well as the other groups in our field of membership. We have had so many wonderful events and helped support the employees and school systems.

Family First Credit Union merged Atlanta Federal Credit Union at the beginning of December. Their Board asked us to merge them because they knew our culture was like theirs and they would not just be a number at a larger financial institution. The merger has been a success and we welcome our new members from Atlanta Federal Credit Union! Our combined membership is 14,336 with combined assets totaling almost \$110 million.

For 2019, we will continue to help our members afford life. Our outlook is to have a great year with positive loan, deposit, and asset growth. We hope to reach these goals for our members:

- Continue to offer the best checking account package so we can be your primary financial institution
- Bring our mortgage program in house to offer more flexibility.
- Replace three ATMS with new state-of-the-art ATMS.
- Continue to enhance our Docu-Sign capabilities with loans.

We love our members and want to continue to be part of your "Family". Best wishes for a prosperous and safe 2019!

Stephen Smith
President and CEO

LOCATIONS

SOUTH BRANCH

3604 Atlanta Ave., Hapeville, GA 30354
PHONE: (404) 768-4980 FAX: (404) 768-5496

NORTH BRANCH

1560 Holcomb Bridge Rd., Roswell, GA 30076
PHONE: (770) 667-8114 FAX: (770) 667-8329

24/7 EXPRESS LINE TELLER: (404) 768-3459

HOURS

BRANCH HOURS

Monday - Friday 9am-5pm
Saturday 9am-12pm

HOLIDAY CLOSINGS

New Years: December 31, January 1
Martin Luther King, Jr. Day: January 21
President's Day: February 18
Spring Break: April 4, 5, & 6

RATES

FFCU FIGURES

Figures as of November 30, 2018

ASSETS: \$100,905,000 **LOANS: \$54,365,200**
DEPOSITS: \$87,807,000 **MEMBERS: 12,220**

LAST DECLARED DIVIDENDS & ANNUAL PERCENTAGE YIELDS

QUARTER BEGINNING JANUARY 1, 2019

SHARE ACCOUNT	RATE	APY
\$5,000.01+	0.12%	0.12%
\$250.01-\$5,000.00	0.07%	0.07%
\$49.99-\$250.00	0.03%	0.03%

MINOR ACCOUNT (Under 18 years old)

\$5.00-\$250.00	0.10%	0.10%
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CLUB ACCOUNT	0.10%	0.10%
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MONEY MARKET ACCOUNT	RATE	APY
\$2,500-\$9,999.99	0.40%	0.40%
\$10,000-\$24,999.99	0.50%	0.50%
\$25,000-\$49,999.99	0.60%	0.60%
\$50,000-\$99,999.99	0.70%	0.70%
\$100,000 and Over	0.75%	0.75%

SHARE DRAFT ACCOUNT	RATE	APY
with average balance over \$500.00	0.03%	0.03%

CERTIFICATE OF DEPOSIT

TERM	RATE*	APY
6 month	0.60%	0.60%
12 month	0.85%	0.85%
12 mo. > \$50,000	0.90%	0.90%
2 year	1.10%	1.11%
2 year > \$50,000	1.20%	1.21%

IRA SHARE ACCOUNT

Over \$100,000	0.20%	0.20%
Up to \$100,000	0.15%	0.15%

IRA CERTIFICATE OF DEPOSIT

Same as the certificates of deposit above.

*Certificate rates subject to change without notice.



Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

We are excited to announce that on December 1, 2018,
Atlanta Federal Credit Union merged into
Family First Credit Union!



We are so happy to have you as a member of Family First Credit Union! To help make your transition as smooth as possible, visit our website to access a step-by-step transition guide or call either of our branch locations.

Welcome to Family First Credit Union!

Swap N Drop

Our Swap N' Drop Program allows you to SWAP your present car loan financed with another financial institution to FFCU, and we'll DROP your interest rate* PLUS pay you \$100 just for swapping! We've been able to save members hundreds to thousands of dollars over the life of their loan through this exceptional program. Plus, by taking advantage of our payroll deduction option, you can set-up loan payments to automatically come out of your paycheck each month.

Simply fill out a loan application on our website, www.ffcuga.org or visit a branch to fill out a form in person.

*Minimum loan amount must be \$7,000. Loan must currently be with another financial institution. Interest rate and term are based on creditworthiness and loan guidelines. In some cases, we may not be able to lower your rate based on creditworthiness or if you already have a very low rate.

2019 Annual Meeting

Wednesday, January 16, 2019 ~ 4:00pm
Asa G. Hilliard Elementary School
3353 Mt. Olive Road, East Point, GA 30334

Please join us for door prizes, giftcards, and giveaways!
Refreshments will be served.

Roswell Branch will close at 2:30 pm
Hapeville Branch will close at 3:00 pm



www.ffcuga.org

Happenings at Family First Credit Union



FFCU President/CEO Stephen Smith awards the grand prize to Principal of the Year and Teacher of the Year at Fulton County Schools Legacy of Excellence luncheon.

Keisha Bodden and Holly Clardy speaking at the Atlanta Public Schools All-Facilities Staff Meeting.



A member celebrating International Credit Union Day at the Roswell Branch.

Struggling to Stay Afloat?



Transfer your high-rate credit cards to a FFCU Platinum Visa Card.

Now that the holiday season is over and you've racked up your holiday spending on your high interest credit cards, it's time to think about paying those balances down. Eliminate those after holiday high interest credit card bills with a VISA® Platinum Credit Card with rates as low as 8.9% APR*. Let FFCU help relieve that headache and transfer your balances now! Along with balance transfers, you can enjoy the spending power of an FFCU VISA® Platinum Credit Card and all the benefits of a FREE Reward Points Program. Visit the website at <https://www.ffcuga.org/loans/creditcard.php> for more information and to apply today.

*APR = Annual Percentage Rate. Your APR is based on creditworthiness.

www.ffcuga.org