



Family First
CREDIT UNION
Your Trusted Financial Partner

INSIDE THIS ISSUE:

This month we're focused on helping youth become more financially fit. Read all about National Credit Union Youth Month in this issue.



PRESIDENT'S MESSAGE

The pieces have finally come together...FTCU is now Family First Credit Union!

We are so excited about serving you as Family First Credit Union and look forward to our continued commitment to our valued members!

As you may know, this change came with many hours of thought and research. But we feel our new name allows us to better reflect what our credit union is all about – our family...our members! We truly believe that our members are an extension of our family and we offer the best customer service with the highest level of integrity.

Rest assured that we are still the same credit union. Family First Credit Union has not merged with another financial institution. In fact, we are one of the healthiest credit unions in Georgia with a capital ratio above 13%. The name change does not affect your accounts or services; and your cards, checks, online services, and automatic transactions will continue to work as usual.

Lastly, spring is in the air! It's time to start thinking about home projects and repairs. With winter behind us, we're about to embark on a popular season in Georgia— home improvement season! Do you have some spring projects you're planning around the house? Do you want to retile your bathroom or remodel your kitchen? Or, maybe you're thinking about adding a pool or deck. Whatever ways you plan to spruce up your home this spring, the first tool to reach for is our **Home Equity Line of Credit** from Family First Credit Union. With a **HELOC**, we pay for all normal closing costs and offer a very competitive, low interest rate! Visit our website at www.ffcuga.org/loans/homeequity.php to learn more about our **HELOC** and to retrieve the application.

We thank you for your membership and hope you have a relaxing Spring Break!

Stephen Smith
President/CEO



LOVE MY
CREDIT UNION
REWARDS

Members have saved over \$1.4 billion
with Love My Credit Union Rewards.

Sprint

TurboTax

CU Road Pal

DIRECTV

to shop

AUTHORIZED DEALER

ALLIED

Start saving today at LoveMyCreditUnion.org

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

NORMAL BRANCH HOURS

Mon.-Fri. 9am-5pm & Saturday 9am-12pm

SUMMER BRANCH HOURS

June 13th - July 15th

Mon.-Fri. 9am-4pm & Saturday 9am-12pm

HOLIDAY CLOSINGS

Spring Break: April 7, 8, 9

Memorial Day: May 28, 30

Independence Day: July 2, 4

RATES

FFCU FIGURES

Figures as of February 29, 2016

ASSETS: \$93,169,000 LOANS: \$51,135,000
DEPOSITS: \$81,312,000 MEMBERS: 12,035

LAST DECLARED DIVIDENDS & ANNUAL PERCENTAGE YIELDS

QUARTER BEGINNING APRIL 1, 2016

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	0.15%	0.15%
\$10,000-\$24,999.99	0.20%	0.20%
\$25,000-\$49,999.99	0.23%	0.23%
\$50,000-\$99,999.99	0.28%	0.28%
\$100,000 and Over	0.30%	0.30%

SHARE DRAFT ACCOUNT

with average balance over \$500.00	0.03%	0.03%
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CERTIFICATE OF DEPOSIT

TERM	RATE*	APY
6 month	0.25%	0.25%
12 month	0.30%	0.30%
12 mo. > \$50,000	0.35%	0.35%
2 year	0.45%	0.45%
2 year > \$50,000	0.50%	0.50%

IRA SHARE ACCOUNT

\$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

Save the Date!

Family First Credit Union Annual Car Sale!



2-Day
Sale!

JULY 15th and 16th
9am-5pm

NEW LOCATION!

will be at Morrow Enterprise Car Sales
6800 Jonesboro Road
Morrow, GA 30260-2901

View the inventory at
www.enterprisecarsales.com.
Call 866.227.7253 to make
your vehicle selection
appointment today!



Credit Union
STRONG
NATIONAL CREDIT UNION YOUTH MONTH™



Are your kids on the right track to financial independence?

Achieving economic prosperity is difficult, and it's especially hard for young people who've never learned how to manage money.

Family First Credit Union is ideally positioned to respond because we believe in the power of education. We're here to help you launch the youth in your life toward financial independence, and here's how:

Join. For starters, open a credit union savings account for each child in your family. As soon as your children can write, have them fill out deposit and withdrawal slips. Guide teenagers through using a debit card and tracking transactions.

Share. Include your children in household money discussions. Show them how you budget income and expenses. As their skills improve, give them challenges—such as finding a better cell phone plan, calculating the total monthly cost of owning a car, or sticking to a budget for back-to-school or holiday spending.

Coach. Remind your children to ask for help when they need it. And turn to your credit union when you want help. Our tradition of service and philosophy of self-help makes Family First Credit Union a natural partner in pursuing financial security.

*When your youth member makes
a deposit from April 1st to
April 30th, they'll receive
a special gift!
Stop by either branch during
National Credit Union Youth
Month!*

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Traveling this Summer? Be sure to let FFCU know before you go!

- Going out of the country? Give us a call so we can place a travel notation on your debit card to be sure your money is available to you during your travels.
- Did you know that you have a daily limit of \$500.00 for cash transactions and \$1,500.00 for signature transactions? That's a total daily spending limit of \$2,000.00. A limit increase is available (for one month) if you plan to spend more than the daily limit allows. Let us know before you leave, so you can continue to spend without fear of charges not processing.
- Ready to make that dream trip a reality? With a Vacation Loan from FFCU, you can! Vacation Loans are offered for up to \$1,200.00 and are payable in (12) monthly payments. Approvals are based upon creditworthiness.

ffcuga.org

Happenings at Family First Credit Union



Employees and Board Members proudly hold the new Family First Credit Union banner at the 2016 Annual Meeting.



Family First Credit Union Staff are ready to greet members at the Annual Meeting held this year at Asa G. Hilliard Elementary.



The Main Branch and North Branch get their "Family First" face lifts.



FFCU accepts an award for outstanding service from the Fulton Education Foundation this February.

DID YOU KNOW?

Credit Unions top all industries for great customer service, per the Consumer Reports National Research Center. Credit Unions scored a whopping 90 out of 100 when it comes to customer service...pretty amazing!

How has Family First Credit Union exceeded your expectations in the customer service department? Here's what a few of our members shared...

"Everyone knows my name and they go out of their way to help with all of my financial needs."
Catherine

"The people are fantastic. Great service!"
Joyce

"The people who work here are our family, they are wonderful!"
The Mitchells