



MoneyTalk

FAMILY. SERVICE. INTEGRITY.

JANUARY 2018 / ISSUE 99

2018

INSIDE THIS ISSUE:

Make good things happen in 2018 with a low-rate HELOC Loan from Family First Credit Union.



LENDING CORNER

We hope everyone had a Happy Holiday Season spending time with family, traveling or just relaxing and recharging for the New Year! Our mission is to provide quality financial services and products that are beneficial to you, while maintaining safe and sound financial practices. With your help, Family First Credit Union had a wonderful 2017! Our loans have grown by \$2,309,280 through November 30th which brings our loan portfolio to \$51,074,488. With each loan disbursed in 2017, we made a difference in our members' lives. Our name, Family First Credit Union, is so much more than just words. We truly treat our members like family and we are here for you not only in good times, but in trying times as well.

One example would be the "We Care Loan" promotion. This small, low interest (6.9% APR) loan was offered in addition to the normal signature, holiday, and vacation loans to help our members through the holiday break. You made it a resounding success! The "We Care Loan" promotion ends on January 15, 2018 so act quickly if you need additional funds in the new year.

Another example of us helping our members is the "Swap 'N Drop" promotion. If you financed your auto with another financial institution, I would urge you to contact us about refinancing with Family First Credit Union. In many instances, we are able to save you thousands of dollars over the life of the loan and saving on interest can certainly help you to afford life.

In my twelve years as an employee, or should I say, family member of this credit union, I have forged so many wonderful relationships with so many of you. I look forward to the next twelve years and beyond to meet and help many more members. Feel free to contact me directly for any of your financial needs in the future. I hope everyone has a healthy and prosperous New Year and you continue to flourish in our family.

Sincerely,
Carl Blouin, Chief Lending Officer

2018 ANNUAL MEETING

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

Asa G. Hilliard Elementary School
3353 Mt. Olive Road, East Point, GA 30334

Wednesday, January 17th, 2018
4:00 pm

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

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

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

HOLIDAY CLOSINGS

New Years: December 30, January 1 & 2
Martin Luther King, Jr. Day: January 15
President's Day: February 19
Spring Break: April 5, 6 & 7

RATES

FFCU FIGURES

Figures as of November 30, 2017

ASSETS: \$96,019,611 LOANS: \$51,074,488
DEPOSITS: \$83,399,723 MEMBERS: 12,414

LAST DECLARED DIVIDENDS & ANNUAL PERCENTAGE YIELDS

QUARTER BEGINNING JANUARY 1, 2018

| 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%

CLUB ACCOUNT

0.10% 0.10%

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%

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% |

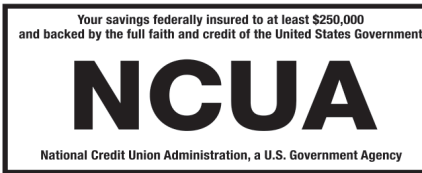
IRA SHARE ACCOUNT

| | | |
|-----------------|-------|-------|
| 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.



YOU CHECK YOUR OIL. WE'LL CHECK YOUR RATE.

Give your car a comprehensive review and check your auto loan rate. You might be surprised at how much you can save!

By refinancing with Family First, you could lower your loan rate, lower your monthly payment and get \$100 for swapping! If we're successful in saving you money by moving your car loan to the credit union, we'll give you \$100 as part of our Swap 'N Drop promotion*.

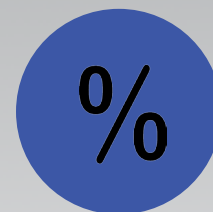
Below is an example of how much you can save:



**CHECK
OIL**



**CHECK
GAS**



**CHECK
RATE**

| | LOAN AMOUNT | APR | TERM | TOTAL INTEREST PAID |
|-------------------------------|-------------|-------|-----------|---------------------|
| CURRENT FINANCING | \$20,000 | 7.25% | 60 MONTHS | \$3,908.38 |
| FFCU REFINANCE | \$20,000 | 5.25% | 60 MONTHS | \$2,781.35 |
| TOTAL INTEREST SAVINGS | | | | \$1,119.20 |

APPLY ONLINE AT WWW.FFCUGA.ORG OR IN PERSON TODAY.

*Must be a member in order to be eligible for this promotion. Minimum loan amount must be at least \$7,000 and loan must currently be with another financial institution. Approvals and interest rates are based on creditworthiness, loan-to-value and current interest rate. In some cases, we may not be able to lower your rate based on creditworthiness or if you already have a low rate.

Make your Credit Union your family's Credit Union!



Do you have any family members that DO NOT have an account with Family First? Did you know that they could have one? As a member yourself, your family members are also eligible to join the credit union and bank with us. This includes your:

- Parents
- Spouses
- Children & Grandchildren
- Brothers & Sisters
- Grandparents & other relatives by marriage

All it takes to join is a minimum \$5 deposit to open a savings account. Your family members couldn't find a more affordable way to start building towards a brighter future! Now's the time to tell your family members about the lifetime of service and convenience available to them as an FFCU member. For more information about joining the credit union go to www.ffcuga.org or stop by either of our branch locations.

www.ffcuga.org

Make things happen in the New Year with a HELOC from FFCU!



A Home Equity Line of Credit Loan from Family First is perfect for home improvements, college tuition, or taking that dream vacation you've always wanted! We are proud to offer this loan to members who want to make the most of their home investment by taking the tax advantages* associated with a HELOC. Plus, this affordable loan is offered at a low variable rate.

Employees with at least three years service may apply for up to 90% of the appraised or tax assessment value of their primary residence less the amount owed on a first mortgage. The minimum amount is \$10,000.00. All normal closing costs are paid by the credit union unless the loan is paid in full within the first year.

So start taking advantage of the tax break and contact a loan officer at the credit union for more details.

**Consult with a tax advisor.*



Visit our website at https://www.ffcuga.org/forms_app/fcu_application.pdf to apply for your Home Equity Loan. Print, fill out, and return it to us by mail or by dropping it off at either branch.



Happenings at Family First Credit Union



Family First had a great time cooking out for the APS Community during their State of the District Tailgate.



Family First enjoyed celebrating our amazing members during International Credit Union Day this October.

www.ffcuga.org