



INSIDE THIS ISSUE:

Learn how you can earn rewards points towards
airfare, gift cards, merchandise and more with an
FFCU Visa Platinum Credit Card.



PRESIDENT'S MESSAGE

I hope our members are having a great start to 2018. So far, the credit union is starting off to a great year. Our loans, deposits, member accounts, and checking accounts are all growing. More and more potential members are finding their way to Family First Credit Union. They are hearing from word of mouth that we are "Family" and that we treat our members like they are special and matter. In this day and age, the community banks continue to treat people like they are numbers and this is why we make a difference to our members.

As you know, our credit union family suffered a loss in January of Carl Blouin, our Chief Lending Officer, passing away. Carl worked at our credit union for 12 years and built many great relationships with our members. He was an inspiration and true leader to our employees and will be dearly missed. Also, Donna Sexton, our Roswell Branch Manager, announced that she will be retiring on April 4, 2018. Donna has been a wonderful leader of the north Fulton area. She has worked at our credit union for 12 years and has built many strong relationships along the way. We wish her the best in her retirement and hope she enjoys spending more time with her grandchildren!

This brings the special announcement of two new employees to Family First Credit Union:

1. Michael Borman – Michael is our new Vice President of Lending. He comes to our family with over 23 years of experience in lending and is well versed in consumer and real estate lending. He is eager to assist our members in making a difference in their lives and building lasting relationships.

2. Linda Hopkins – Linda is our new Roswell Branch Manager. She comes to our family with over 27 years of credit union experience in lending and was the Real Estate Manager for another credit union. She understands the credit union difference and will serve our North members well.

It seems the economy is doing much better. We have processed many Home Equity Line of Credit Loans during the last two months. People are starting to spend money fixing their homes up or consolidating their credit cards. We offer a wonderful Home Equity Line of Credit Loan Package. We pay for the normal closing costs, which means it should not cost anything to complete the loan. Also, our rate is based at prime rate with a floor of 5%. To apply, visit our web site, click loans, and then Home Equity Line of Credit. Print out the forms and return to either branch. The process takes around 2.5 weeks to complete after we receive the application.

If any members had close relationships with Carl Blouin or Donna Sexton, I want to encourage you to engage with Colleen Fowler, Branch Manager of Hapeville, or Linda Hopkins, Branch Manager of Roswell. Both ladies love the credit union and believe in the mission of making a difference in our members' lives. Also, you can always call me if you need help with a situation or if you just want to talk. We love our members and want to continue to be part of your "Family". Best wishes to you all.

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

NORMAL BRANCH HOURS

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

SUMMER BRANCH HOURS

June 11th - July 13th

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

HOLIDAY CLOSINGS

Spring Break: April 5-7

Memorial Day: May 26 & 28

Independence Day: July 4

RATES

FFCU FIGURES Figures as of February 28, 2018

ASSETS: \$96,948,140 LOANS: \$51,337,000
DEPOSITS: \$83,966,650 MEMBERS: 12,515

LAST DECLARED DIVIDENDS & ANNUAL PERCENTAGE YIELDS

QUARTER BEGINNING APRIL 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%
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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	RATE	APY
with average balance over \$500.00	0.03%	0.03%

CERTIFICATE OF DEPOSIT	RATE*	APY
TERM		
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	RATE	APY
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

Did you know?

...that with a Family First Visa Platinum Credit Card, you can use reward points to save \$0.50 per gallon when you purchase fuel (on up to 20 gallons) at select BP Stations!



Get more than just a competitive rate with an FFCU Visa Platinum Credit Card! Earn points every time you use your card and redeem for airfare, gift cards and merchandise from brands like BOSE and Nike!

NOW THAT'S GREAT!

You can enjoy the spending power of an FFCU Visa Platinum Credit Card, plus all the benefits of a FREE Rewards Program! Our Visa Platinum card offers:

- ✓ low, competitive rates
- ✓ no annual fee
- ✓ 25-day grace period on purchases
- ✓ no minimum finance charges

Apply for your Platinum Card today by visiting <https://www.ffcuga.org/loans/creditcard.php>.

LEARN... THE SCIENCE OF SAVING

at your credit union

Every child dreams about their future. Some of those dreams may require money to come true. How do you help your children achieve their dreams?

One way is to help them learn how to save their money. In April, Family First Credit Union is celebrating Youth Month, which is a program that helps teach and encourage kids to develop good financial habits. Every member under the age of 18 who makes a deposit during this month will receive a special gift.

The theme this year is "The Science of Saving," showcasing fun, sci-fi-inspired characters. Science has proven that if you start with small goals, saving your money can become a regular habit. This year's Youth Month inspires children to begin saving the money they earn so they can attain their dreams of a happy future.

DID YOU KNOW?

- If your child (ages birth to 12 years old) brings us their report card, the credit union will deposit \$3.00 for all A's & \$2.00 for A's and B's directly into their savings account!
- That our Share Minor Accounts (ages 13-17) comes with a special membership card & deposit slips, as well as a quarterly newsletter just for youth members!
- That the credit union offers FREE Checking for members 18-23 years of age. Our Prestige Checking Account comes with a free box of checks, a VISA Debit ATM Card and free online and mobile banking options.

Visit our website www.ffcuga.org for more information on each of these unique accounts and let us help teach your children the importance of saving early with FFCU!



www.ffcuga.org

GAP Insurance Just Makes Sense

Accidents happen. But what happens if your car is totaled, and its value is less than the amount you still owe on your auto loan? It's called a coverage gap, and you may have to pay the difference out of pocket.

That's where Guaranteed Asset Protection (GAP) can be a lifesaver. A GAP policy covers the difference between your loan balance and the amount your insurance policy would pay out if your vehicle was damaged beyond repair (totaled) or stolen and never recovered. It pays the "gap" so you are not burdened by the remaining balance of the loan.

GAP coverage is particularly important if you haven't made a large down payment on a vehicle. The value of the car may drop as soon as you drive it home – so it's common to owe more than the car is worth if you finance the purchase price.

It also may be required if you lease rather than purchase a vehicle.

GAP coverage is inexpensive and can be financed into the cost of your auto loan with FFCU.

Contact us at 404-768-4980 to speak with a loan officer today!

Mortgage Loans

For most families, their home is their greatest asset. You want peace of mind so you can enjoy your home investment, and we want to help make your dreams of ownership possible. We have real estate lending choices to meet your needs whether you're buying your first home, expanding your family into a larger home, or looking to remodel your existing home. We offer affordable rates, and you'll have peace of mind financing with the people you trust — your credit union.

We offer mortgages through Member First Mortgage. They give competitive rates and charge lower closing costs than most other mortgage companies.

You can call them directly at 866-898-1818 or visit <https://www.memberfirstmortgage.com/> for more details



Happenings at Family First Credit Union

2018 ANNUAL MEETING

Phillip Tuck, Compliance Specialist, welcomes members to the 2018 Annual Meeting.



This year, members received custom backpacks as the door prize.

Employees were excited to pass out tasty treats to our members during the meeting.

