



Money Talk

FAMILY. SERVICE. INTEGRITY.

JANUARY 2017 / ISSUE 95

ATTENTION MEMBERS

FFCU is moving to a new software platform on February 1, 2017. Be sure to read the President's message as well as the information listed on page 2 for additional details.



PRESIDENT'S MESSAGE

Happy New Year!

Family First Credit Union has been serving its members' needs for 86 years and has always strived to offer the best products and services. On February 1, 2017, we will convert our current banking software platform to a much more advanced and upgraded software platform. The decision to move to our new software platform takes into account more than two years of due diligence by your Board of Directors and Management team.

The new enhancements will allow us to better serve you and continue to offer the most attractive products and services in the market. So what does this mean for you, our valued member? The new software platform will offer... new online banking, new mobile banking and mobile check capture, new my money manager, new real-time mortgage payments, the ability to retrieve at least one year's history of transactions, and additional enhanced capabilities. This upgrade will enhance our back office operations with more efficiency which will allow us to spend more time serving our members.

Our staff has spent several months in training to ensure our transition goes as smoothly as possible. We want you to know and understand that there will be changes, and you will have a few additional steps during the conversion to reestablish your security with your online products. It's our goal to keep you informed of the changes and aware of our progress as we move forward. A Member Resource Guide will be available on our website within the next few weeks at: www.ffcuga.org/conversion2017.php. You can also pick up a copy in either branch. It is very important that you review this information and become informed of any changes to your account access or practices.

We appreciate the opportunity to help you afford life and will continue to work towards helping you achieve your financial goals. Thank you for your continued membership with us! Please feel free to contact us or visit either branch with any questions or concerns.

Best Wishes,
Stephen Smith
President/CEO

Please join us for the 2017 Annual Meeting

January 18, 2017 • 4:00 pm
Asa G. Hilliard Elementary School
3353 Mt. Olive Road, East Point, GA 30334



Plenty of door prizes,
gift cards and giveaways.

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: January 2

Martin Luther King, Jr. Day: January 16

Conversion: February 1

President's Day: February 20

Spring Break: April 6-8

RATES

FFCU FIGURES

Figures as of November 30, 2016

ASSETS: \$92,164,000 LOANS: \$48,466,800
DEPOSITS: \$80,980,000 MEMBERS: 12,443

LAST DECLARED DIVIDENDS & ANNUAL PERCENTAGE YIELDS

QUARTER BEGINNING JANUARY 1, 2017

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%

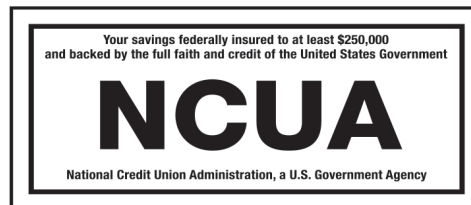
IRA SHARE ACCOUNT

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.



IMPORTANT - CONVERSION UPDATE

On February 1, 2017, Family First Credit Union will convert our current banking software to a more advanced software platform. All FFCU branches will be closed on February 1, 2017 as we make this transition. Listed below are a few frequently asked questions about our conversion. If you have any questions that aren't listed here, feel free to call us at (404) 768-4980 or speak with an FFCU employee at either branch.

Q: *Why is Family First CU making this change?*

A: With technology changing rapidly over the past few years, FFCU has made the decision to update our internal and external system, which will enhance our products and services for members.

Q: *When will this change take place?*

A: Our offices will be closed on **February 1, 2017** due to the complex nature of the transition. Our NetBranch Online Banking, Mobile Banking and Express Teller Line will be unavailable on February 1, 2017. However, your FFCU debit and credit cards, as well as checks, will still be available for cash and purchases. **Our offices will re-open on Thursday, February 2, 2017 with the new software platform.**

Q: *How will I be able to access my money and/or accounts when you are closed on February 1, 2017?*

A: You can access the funds in your account at ATMs, or by using your VISA® debit or credit card. If you have a checking account, you can always write checks. During this transition, you can obtain additional information about services that **will** and **will not** be available to you in our Member Resource Guide. It can be found at www.ffcuga.org/conversion2017.php or you can obtain a copy of the guide at any of our branches.

Q: *My TRS Retirement Funds and Social Security are supposed to arrive at FFCU on February 1, 2017 – How do I get my money if you are closed?*

A: Funds that are scheduled for Direct Deposit on February 1, 2017 will be available for withdrawal on January 31, 2017. Direct Deposits scheduled after February 1, 2017 will post as normal.



Did you know that all three of our checking accounts come with a Visa Debit Card, Online Banking, Online Bill Pay, Mobile Banking, Mobile Check Deposit and overdraft protection from your share savings account? So what are you waiting for? Open a checking account with FFCU and start banking the right way today!

www.ffcuga.org

Happenings at Family First Credit Union

President/CEO
Stephen Smith
helped serve lunch
during Bus Driver
Appreciation Week.



We love hosting our yearly
cook-outs to show our
appreciation for Fulton County
Maintenance Workers and
Bus Drivers!



FFCU Maintenance
employees enjoyed
some snacks on ICU
Day at the North
Branch.

South Branch
employees
celebrating
ICU Day on
October 20th.



LOOKING TO GAIN CONTROL OF YOUR FINANCES IN THE NEW YEAR?

We care about your financial success. That is why we've partnered with Accel, a non-profit organization, to help you achieve your financial goals. The experts at Accel will help you to eliminate financial stress with services that include financial counseling, debt management plans, mortgage counseling, student loan counseling and credit report reviews. Get out of debt, increase savings... all for FREE!

To speak with someone at Accel or to schedule an appointment, call 877-332-2235 during the following hours:

Mon-Thu: 8am - 10pm ET
Fri: 8 am - 7 pm ET
Sat: 9am - 6pm ET

