

# MONEY TALK



**FAMILY. SERVICE. INTEGRITY.**

**SPRING 2026 | ISSUE 127**

## UPCOMING BRANCH CLOSINGS

April 9th, 10th, & 11th for Spring Break  
May 23rd & 25th for Memorial Day

## BRANCH HOURS

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

## HAPEVILLE BRANCH

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

## ROSWELL BRANCH

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

24/7 Express Line Teller: (404) 768-3459



**VISIT US ONLINE AT  
WWW.FFCUGA.ORG**



## 15/15 ARM Loan 5.5%/6.042% APR\*

15-Year and 30-Year Fixed Rate options also available

Dear Members,

An Adjustable Rate Mortgage (ARM) isn't just for new builds. It can be a smart solution for a variety of home financing situations, including refinancing. With a lower initial rate for the first fifteen years, a 15/15 ARM Loan can help borrowers manage payments while planning for future goals like refinancing or relocation. Reach out to our Mortgage Consultant, Wayne Fuller, to learn more about our 15/15 ARM special promotion.



**Wayne Fuller**  
Mortgage Consultant  
wayne.fuller@memberfirstmortgage.com  
(470) 412.5558 | NMLS ID# 1370326



\*Available to all borrowers on a purchase or refinance transaction using a conventional 15/15 ARM loan product with Family First Credit Union. The Loan Example is based on a \$332,500 loan amount with a conventional 15/15 ARM (360 monthly principal and interest payments of varying amounts: initial 5.5% Interest Rate with an Annual Percentage Rate (APR) of 6.042% for years 1-15 (181 monthly principal and interest payments of \$1,887.90); first adjusted interest rate can increase or decrease by 5% (2.25%-10.5%) 16-30 year (180 monthly principal and interest payments of \$1,541-\$2,554); 5% Down Payment; Rates quoted assume excellent borrower credit history. Payment example does not include taxes, insurance, or MIP/PMI (if applicable); the actual payment obligation will be higher. This is not a commitment to lend. All lending products are subject to credit and property approval. Refinancing an existing mortgage loan may cause the total finance charges to be higher over the life of the loan. Wayne Fuller, NMLS #1370326 is authorized to act as agent of Family First Credit Union (3604 Atlanta Avenue Hapeville, GA 30354 | (404) 768.4980 | NMLS ID: 464070) and is authorized to represent Member First Mortgage, LLC (MFM), a licensed Mortgage Lender/Service (Corporate Office: 616 44th Street SE, Grand Rapids, MI 49548 | (616) 538.1818 | NMLS ID: 149532). For licensing information, please visit [www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org). Equal Housing Opportunity.



FAMILY FIRST CREDIT UNION | FFCUGA.ORG

# PRESIDENT'S MESSAGE

Dear Members,

Spring is always a time of growth, improvement, and new opportunities, and that is certainly true here at Family First Credit Union.

As your credit union, our job is simple: to keep finding ways to better serve our members while offering products and services that truly make a difference in your financial life. This season, I'm excited to share a few important updates that reflect that commitment.

First, within the next 60 days, we will be launching a new state-of-the-art **audio response system** designed to improve the way you access your account information and interact with us by phone. We know convenience matters, and this new system will help us provide a smoother, more efficient member experience.

We are also very excited about our current **Home Equity Line of Credit** promotion. For members who are thinking about home improvements, renovations, or consolidating unsecured debt, this is a great opportunity! Even better, Family First Credit Union will pay all normal closing costs, making it easier and more affordable to put your home's equity to work for you. Visit our website for more information and for our application: [www.ffcuga.org/heloc.php](http://www.ffcuga.org/heloc.php).

In addition, we are proud to offer a very competitive first mortgage loan program for our members who may be looking to purchase or refinance. Our current offerings include a **15/15 ARM at a low rate of 5.50%** and a **30-year mortgage at 6.00%**. In today's market, we know financing matters more than ever, and we are committed to helping our members find the right solution for their needs at the best price. Please see the front page of the newsletter for more information and our disclosures: [www.mortgages.ffcuga.org](http://www.mortgages.ffcuga.org).

We had two members purchase cars through our auto buying service, **Auto Assistance**, in March. From vehicle search to final purchase, Auto Assistance offers expert guidance every step of the way. Through my 30 plus years at our credit union, I have seen so many members get taken advantage of at the dealerships. Skip the dealership stress and enjoy a smarter, easier car-buying experience: [www.ffcuga.org/auto-assistance-car-buying.php#](http://www.ffcuga.org/auto-assistance-car-buying.php#).

At Family First, we remain focused on providing real value, strong service, and the kind of personal attention you deserve from your financial institution. We are continually working to strengthen your credit union and invest in tools, technology, and lending solutions that help our members succeed.

Thank you for your continued trust and membership. It is a privilege to serve you, and all of us at **Family First Credit Union** look forward to helping you and your family make the most of this spring season and beyond.



Warm regards,  
**Stephen Smith**  
President and CEO  
NMLS ID: 494961



**Family First Credit Union**  
NMLS ID# 464070



## RATES

### Family First Credit Union Figures

As of February 28, 2026

**Total Assets** \$133,282,167    **Total Loans** \$84,473,966  
**Total Deposits** \$114,762,869    **Members** 10,436

Last Declared Dividends & Annual Percentage Yields

Effective January 3, 2026

| SHARE ACCOUNT       | RATE  | APY   |
|---------------------|-------|-------|
| \$49.99-\$250.00    | 0.25% | 0.25% |
| \$250.01-\$5,000.01 | 0.35% | 0.35% |
| \$5,000.01 or More  | 0.45% | 0.45% |

#### MINOR ACCOUNT (UNDER 18 YEARS OLD)

|                 |       |       |
|-----------------|-------|-------|
| \$5.00-\$250.01 | 0.45% | 0.45% |
|-----------------|-------|-------|

#### CLUB ACCOUNT

|  | RATE  | APY   |
|--|-------|-------|
| Vacation, Christmas, and 10-Month Club | 0.45% | 0.45% |

#### MONEY MARKET ACCOUNT

|                           | RATE  | APY   |
|---------------------------|-------|-------|
| \$2,500.00 - \$9,999.99   | 1.00% | 1.00% |
| \$10,000.00 - \$24,999.99 | 1.34% | 1.35% |
| \$25,000.00 - \$49,999.99 | 1.49% | 1.50% |
| \$50,000.00 - \$99,999.99 | 1.74% | 1.75% |
| \$100,000 or More         | 2.23% | 2.25% |

#### SHARE DRAFT ACCOUNT

|                                    | RATE  | APY   |
|------------------------------------|-------|-------|
| with average balance over \$500.00 | 0.03% | 0.03% |

#### CERTIFICATE OF DEPOSIT

|                   | RATE  | APY   |
|-------------------|-------|-------|
| 6 month           | 3.93% | 4.00% |
| 12 month          | 3.54% | 3.60% |
| 12 mo. > \$50,000 | 3.64% | 3.70% |
| 2 year            | 3.20% | 3.25% |
| 2 year > \$50,000 | 3.30% | 3.35% |

#### IRA CERTIFICATE OF DEPOSIT

Same as the certificate of deposit above.

\*Certificate rates subject to change without notice

#### IRA SHARE ACCOUNT

|                      | RATE  | APY   |
|----------------------|-------|-------|
| Up to \$100,000      | 0.75% | 0.75% |
| \$100,000.01 or More | 0.85% | 0.85% |



National Credit Union Administration  
Office of Consumer Financial Protection

# ARE YOU TAKING ADVANTAGE OF YOUR CREDIT UNION MEMBERSHIP BENEFITS?

Family First Credit Union members get access to variety of financial products and services that make managing your money easier.

- ✓ **Online Banking**  
Online Banking allows you to access your account information 24 hours a day, seven days a week. Check balance inquiries, transaction history, and transfer funds within the same account. You can access Online Banking at [ffcuga.org](http://ffcuga.org).
- ✓ **Mobile Banking & Mobile Check Deposit**  
With Mobile Banking, you can access your accounts with our mobile app from anywhere. Manage your money on the go by viewing your account balance and performing convenient transactions, including bill payments and mobile check deposits.
- ✓ **Direct Deposit**  
Direct Deposit lets you skip the trip to the Credit Union. You can arrange to have your paycheck, Social Security, pension, or any other recurring payment deposited directly into your Family First checking account. You can choose how your funds are distributed among your accounts, giving you complete control over your finances.
- ✓ **Digital Wallet**  
You can easily add your debit card to your Apple or Google Wallet and enjoy the benefits of contactless payments in-store and online. This feature adds an extra layer of security to your transactions so you can enjoy peace of mind with a fast and secure payment experience.
- ✓ **GreenPath Financial Wellness**  
You can access GreenPath's free financial wellness resources. GreenPath's professional advisors offer confidential financial counseling by phone Monday through Saturday.
- ✓ **Auto-Assistance Car Buying**  
As a Family First Credit Union member, you can take advantage of our free auto-buying service, Auto-Assistance. From vehicle search to final purchase, your Member Auto Representative provides expert guidance every step of the way. Skip the dealership stress and enjoy a smarter car-buying experience.

SWITCH TO PAPERLESS  
*e-Statements*  
FOR YOUR VISA CREDIT CARD



## REFER A MEMBER, YOU BOTH GET \$25

With our "Refer a Member" program you AND your referral can get paid!

### How does it work?

Simply complete the Member Referral Form and share it with your referral. When they open a new **Family First Checking Account** and complete the required steps within 60 days, you'll both earn **\$25** deposited directly into your Family First Checking Accounts.

### Referral Qualifications:

1. Set up either Payroll Deduction or Direct Deposit of at least \$250 to the new checking account, AND...
2. Complete ten (10) debit card transactions (excluding ATM transactions)



Scan/click to access the referral form

### How to opt-in to Paperless eStatements

Log into Online Banking  
At the top menu, select "Credit Card"  
Then, select "Okay"

You will be redirected to the eZCard portal.  
At the top menu, select "Statements"  
Then select "Statement Delivery Options"

Skip the

Dealership Stress!

Enjoy a smarter car-buying experience with **Auto-Assistance.**

## Here's How it Works:



### 1. Find Your Vehicle

Browse the online inventory.  
**OR**

Call your local Family First Credit Union branch.



### 2. Get Paired with Your Member Auto Representative

Your Representative will handle pricing, negotiations, paperwork, review of the vehicle history, and coordinate the test drive and delivery.



### 3. Drive Off with Confidence!

Secure your loan with Family First Credit Union and drive away with confidence, knowing your representative has taken care of all the heavy lifting.

Car-Buying  
Made Easy



**Get started today!**

**Call your local branch:**

Hapeville: (404) 768-4980

Roswell: (770) 667-8114

**Or visit:**

<https://ffcuga.org/auto-assistance-car-buying.php>



**Scan/click to browse the online inventory!**



## FAMILY FIRST CHECKING

The **Family First Checking Account** is our premier checking account packed with financial and security benefits like shopping rewards, credit reporting tools, and identity theft protection with IDProtect®. Enjoy dividends paid on average balance of \$1,000 and above for the month.

The account is available for members with a credit score of 580 and above. A \$4.95 Monthly Maintenance Fee applies (avoided by maintaining an average daily balance of \$4,000).

- Access over 55,000 surcharge free ATMs worldwide with the Allpoint Network
- Online Banking and Bill Pay
- Overdraft protection from share account
- Mobile Banking and Mobile Check Deposit
- Direct Deposit
- e-Statements

### Family First Checking Financial & Security Benefits

- Credit Report & Review Access
- Credit Score Tracker
- Credit File Monitoring
- Exclusive Shopping Rewards & Cashback
- Identity Theft Protection with IDProtect®
- Accidental Death & Dismemberment Insurance
- Cell Phone Protection
- Advanced Mobile Banking & Mobile Check Deposit

Scan/click to explore the full line of benefits that come with a Family First Checking Account.



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