MONEY TALK

FAMILY. SERVICE. INTEGRITY.

SUMMER 2026 | ISSUE 128

UPCOMING BRANCH CLOSINGS

September 7th for Labor 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

A New Job Brings New Opportunities

Dear Members,

Starting a new position in education is exciting, but those first few weeks can also bring unexpected expenses before your first full paycheck arrives.

Whether you're preparing for a longer commute, purchasing work essentials, or simply getting settled into a new routine, Family First is here to help.

Our New Employee Loan may help eligible new school employees borrow up to $1,200 for qualifying expenses, giving you one less thing to worry about as you begin your new role.*

Reach out to learn more about eligibility and how to apply.

*All loans are subject to credit approval and eligibility requirements. Qualified applicants may be eligible to borrow up to $1,200. Terms and conditions apply. Contact Family First Credit Union for complete details regarding available loan products.

PRESIDENT'S MESSAGE

Dear Members,

As I reflect on the first half of 2026, I am incredibly grateful for the trust and confidence our members continue to place in Family First Credit Union. Every day, our employees have the privilege of helping members purchase homes and vehicles, save for the future, and navigate life's financial challenges. That trust is something we never take for granted, and it inspires us to work even harder to provide the exceptional service our members deserve.

While the national economy continues to evolve, there are reasons for cautious optimism. Inflation has moderated compared to the past several years, and many economists believe interest rates could gradually decline as inflation moves closer to the Federal Reserve's long-term target. Although many families continue to feel the impact of higher prices for groceries, insurance, and everyday necessities, there are encouraging signs that economic conditions may continue improving during the remainder of the year.

Since **1930**, Family First Credit Union has weathered nearly a century of economic cycles. We have successfully served our members through the Great Depression, periods of high inflation, recessions, financial crises, and a global pandemic. Throughout every challenge, our mission has remained the same which is to serve our members with integrity and exceptional personal service.

I am pleased to report that we are in excellent financial position. Our **13.48% capital ratio** is well above the 7% level considered "well capitalized" by regulators and reflects the financial strength that allows us to continue serving our members today.

Our growth this year is another indication of the confidence our members place in us:

- **Deposits have increased by $4,111,999.**
- **Assets have grown by $4,623,181.**
- **Loans have increased by $5,148,466.**

These numbers represent much more than financial growth—they represent members choosing Family First Credit Union for their savings, financing their homes and vehicles with us, and recommending us to their family and friends.

As we look ahead, we will continue investing in new technology, improving our services, and finding additional ways to make banking easier and more convenient while maintaining the personal service that has been the hallmark of Family First Credit Union for nearly a century.

On behalf of our Board of Directors, management team, and employees, thank you for your continued loyalty and membership. We look forward to many more years of helping our members build brighter financial futures.

Have a safe and enjoyable summer!

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

EQUAL HOUSING OPPORTUNITY

Family First Credit Union NMLS ID# 464070

RATES

Family First Credit Union Figures

As of July 24, 2026

Total Assets	$136,341,413	**Total Loans**	$89,637,835
Total Deposits	$117,787,180	**Members**	10,280

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%

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

National Credit Union Administration Office of Consumer Financial Protection

BEFORE THE BELL RINGS: YOUR BACK-TO-SCHOOL FINANCIAL CHECKLIST

Back-to-school season has a way of arriving faster than expected. Between school supplies, new clothes, and everything else that comes with a new school year, expenses can add up quickly.

Before you head to the checkout, take a moment to work through this checklist. A little planning now can help make August feel less stressful.

BEFORE YOU SHOP...

- ✓ **Check what you already have.**
  Look through closets, drawers, and backpacks before buying new. You may already have notebooks, calculators, headphones, lunch containers, or other supplies ready for another year.
- ✓ **Make one complete shopping list.**
  Write down everything you'll need over the next month, from school supplies and work clothes to activity fees and classroom materials.
- ✓ **Spread out larger purchases.**
  If possible, pick up items throughout July and August. Breaking purchases into smaller trips can make expenses easier to manage.
- ✓ **Leave room for the unexpected.**
  There's almost always one more permission slip, classroom request, or activity fee that pops up after school begins. Planning for those surprises now can help you stay ahead later.

A NOTE FOR EDUCATORS

If you're a teacher who purchases classroom supplies out of pocket, you don't have to start from scratch every fall. Check local teacher swap groups, thrift stores, or donation centers for gently used bins, organizers, books, games, and classroom décor. You can also create an online classroom wish list for friends and family who enjoy supporting local educators.

NEED A LITTLE EXTRA FLEXIBILITY?

If back-to-school expenses arrive sooner than expected, Family First's Personal Loan may help eligible members borrow up to $1,200 for school-related expenses.

Already use online banking? Applying only takes a few minutes.[1]

Apply Today

[1]All loans are subject to credit approval and eligibility requirements. Qualified applicants may be eligible to borrow up to $1,200. Terms and conditions apply. Contact Family First Credit Union for complete details regarding available loan products.

INVITE A FRIEND. YOU'LL BOTH EARN $25.

The best recommendations usually come from people we trust most.

Whether it's a family member, friend, neighbor, or coworker, chances are someone has helped make an important decision a little easier simply by sharing their experience.

We think choosing a financial partner should be no different.

If you know someone who's eligible for membership, invite them to discover Family First. Once they meet the program requirements, you'll both receive $25 as our way of saying thank you.[2]

Use it for your morning coffee run, to grab some new gear this fall, or simply tuck it into your savings for whatever comes next.

Scan to refer a friend

[2]Refer a Member Program: Not all referrals will qualify. To be eligible for the referral reward, the referred individual must be eligible for membership, present a completed Refer a Member form, open a new Family First Credit Union checking account, and within 60 days of account opening: (1) establish payroll deduction or direct deposit totaling at least $250 to the new checking account and (2) complete ten (10) debit card transactions (excluding ATM transactions). Referral rewards will be deposited after all program requirements have been satisfied. Both the referring member and referred member must be in good standing with Family First Credit Union at the time the reward is paid. Terms and conditions apply. Contact Family First Credit Union for complete program details.

YOUR MID-YEAR FINANCIAL CHECK-IN: FOUR QUESTIONS WORTH ASKING

July marks the halfway point of the year and a great opportunity to pause, reflect, and make sure your finances are still supporting your goals. Grab a pen and spend five minutes working through these questions.

WHAT'S ONE FINANCIAL GOAL I'D STILL LIKE TO ACCOMPLISH THIS YEAR?

Maybe it's building your emergency savings, paying down debt, taking a family vacation, or preparing for the holidays.

WHAT'S ONE MONTHLY EXPENSE I COULD REDUCE?

Take a quick look through last month's transactions. Is there a subscription you no longer use or an expense that's quietly grown over time?

AM I PUTTING MONEY ASIDE AUTOMATICALLY?

Automatic savings transfers—even small ones—can make reaching your goals easier without having to think about it each month.

DOES MY EVERYDAY BANKING STILL FIT MY LIFE?

Have your needs changed over the past year? A new job, growing family, retirement plans, or different financial goals may mean it's time to take another look at your banking tools.

If you're ready to explore your options, Family First offers checking accounts and digital banking tools designed to help make everyday banking simpler.[3]

EXPLORE CHECKING ACCOUNTS

[3]Family First Credit Union Checking Accounts: Terms and conditions apply. Some benefits require registration and activation. For complete details of checking account offerings, speak with a credit union representative. This credit union is federally insured by the National Credit Union Administration.

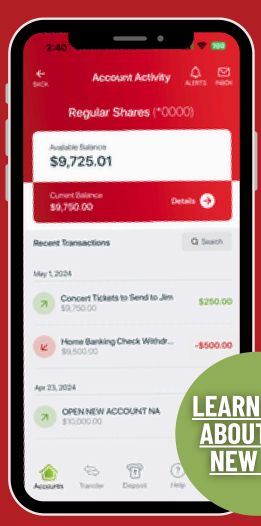
MEMBER Q&A

Can my adult children become members of Family First Credit Union?

Yes! One of the benefits of Family First membership is that eligibility extends to immediate family members of current members. That means your children, spouse, parents, siblings, grandparents, and grandchildren may also qualify for membership, even if they don't meet standard residential or employment eligibility.

It's one of the easiest ways to help the next generation enjoy the same personalized service and financial support you've come to trust.

Have questions about who qualifies? Our team is always happy to help explain membership eligibility.



LEARN MORE ABOUT THE NEW APP

BANK WHEREVER SUMMER TAKES YOU...

One weekend, you're visiting family. The next time you're cheering from the sidelines at a tournament. Before long, you're shopping for school supplies and getting ready for another busy school year.

No matter where your summer takes you, your banking should travel with you. With Family First's mobile banking app, you can:

- Check balances anytime
- Deposit checks without visiting a branch
- Transfer money between accounts with ease
- Pay bills on the go

Whether you're across town or across the country, your accounts are always within reach. It's banking designed to fit your schedule—not the other way around.