

MONEY TALK



FAMILY. SERVICE. INTEGRITY.

FALL 2025 | ISSUE 125

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WE CARE LOAN

from November 1, 2025 through December 31, 2025

Borrow up to **\$1,200** based on creditworthiness

Dear Members,

For the eighth consecutive year, Family First Credit Union is proud to offer our **We Care Loan** (available from **November 1st through December 31st, 2025**)!

We recognize that the holiday season can bring added financial pressure and we're here to help. The We Care Loan is designed to provide a little extra support when you need it most.

Eligible members may borrow up to **\$1,200** (based on creditworthiness) with a flat rate of 12.9% APR for 12 months. For example, if a member borrows \$1,200.00 at 12.9%, the monthly payment is \$108.00 over the term of the loan (12 months). **Applications open November 1, 2025.** Visit the website for more information.

Wishing you a joyful and stress-free holiday season!

Warm regards,
The Family First Credit Union Team

IMPORTANT DATES:

BRANCH CLOSING

Oct. 13th for Columbus Day

Nov. 27th, 28th, & 29th for Thanksgiving

Dec. 24th & 25th for Christmas

Dec. 31st & Jan 1st, 2026 for New Years

MARK YOUR CALENDARS!

Oct. 16th International Credit Union Day

Jan. 21st, 2026 Annual Meeting



VISIT US
ONLINE AT
FFCUGA.ORG



FAMILY FIRST CREDIT UNION | FFCUGA.ORG

PRESIDENT'S MESSAGE

As we step into the crisp days of fall here in Georgia, I'm reminded of how this season represents both change and opportunity. The cooler weather, colorful leaves, and the excitement of football weekends bring families and communities together, which is much like the mission we live out each day at Family First Credit Union.

The broader economy remains in a period of transition. Inflation has moderated compared to prior years, yet interest rates remain elevated as the Federal Reserve works to balance growth with price stability. These conditions present both challenges and opportunities. For borrowers, higher rates may require careful planning, while savers are benefiting from stronger returns on deposit products. Here in Georgia, local markets remain resilient, supported by steady employment growth and consumer confidence, though affordability in housing continues to be a focus across our state and region.

I wanted to highlight some of our financial achievements as of August 31, 2025:

- Assets total \$133,587,808 and have grown by \$3,766,084.
- Deposits total \$115,161,774 and have grown by \$3,296,987.
- Loans total \$84,255,988.
- Our net worth remains very strong at 13.40%, which is well above the 7% minimum that is required by our regulators. Your money is safe with us!

Our balance sheet is strong, and our commitment to prudent lending and sound risk management ensures that we continue to serve members with stability and consistency. At the same time, we are making strategic investments in technology, product enhancements, and service delivery to meet the evolving needs of our membership.

I am proud to announce that Family First Credit Union has partnered with Auto Assistance, LLC to provide a complete auto-buying service that is free to members. Do not sit in a dealership for hours to buy a car. Auto Assistance makes the auto buying process easy and takes the headache out of car buying. They work with a large network of dealers to get you the car you want at an exceptional price. To shop their inventory or to get started, please visit: [Family First Credit Union | Auto-Assistance Car Buying](#)

So far in 2025, our Home Equity Line of Credit loans have grown by \$1,586,345. We have been helping our members consolidate unsecured debt with a much lower Annual Percentage Rate offered by the HELOC loan. If you are a member that has over \$10,000.00 in unsecured and credit card debt and own a home, I want to encourage you to obtain a HELOC loan. Our interest rate is based at Prime and is a variable rate. Also, we pay all normal closing costs. Most credit cards have very high interest rates that can be over 25% Annual Percentage Rate. As you can see, you would save money on interest by consolidating your unsecured and credit card debt. Use your home as a financial asset or tool for a better way of managing your total debt load which will save you money on interest! To apply, visit: <https://ffcuga.org/heloc.php>

Bernie Vogel is our new Vice President of Lending and started on June 1, 2025. She has many years of lending and credit union experience. Feel free to contact her if you are interested in buying a home, consolidating unsecured debt with a HELOC loan, or need financial counseling.

On behalf of our Board of Directors and staff, I thank you for your trust and partnership. We remain dedicated to ensuring that Family First Credit Union continues to be a safe, reliable, and member-focused financial institution, today and for generations to come.



Best Wishes,
Stephen Smith
President and CEO
NMLS ID: 494961



Family First Credit Union
NMLS ID# 464070



RATES

Family First Credit Union Figures

As of August 31, 2025

TOTAL ASSETS \$133,587,808 **Total Loans** \$84,255,988
TOTAL DEPOSITS \$115,161,774 **Members** 10,679

Last Declared Dividends & Annual Percentage Yields
Effective May 31, 2025

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

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 - \$24,999.999	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 and Above	2.23%	2.25%

SHARE DRAFT ACCOUNT	RATE	APY
with average balance over \$500.00	0.03%	0.03%

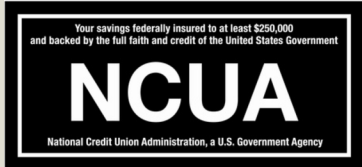
CERTIFICATE OF DEPOSIT	RATE	APY
6 month	3.93%	4.00%
12 month	3.54%	3.60%
12 mo. > \$50,000	3.64%	3.70%
2 year	3.20%	3.25%
2 year > \$50,000	3.30%	3.35%

IRA CERTIFICATE OF DEPOSIT

Same as the certificate of deposit above.

*Certificate rates subject to change without notice

IRA SHARE ACCOUNT	RATE	APY
Over \$100,000	0.85%	0.85%
Up to \$100,000	0.75%	0.75%



National Credit Union Administration
Office of Consumer Financial Protection

Mark your calendars!

2026 ANNUAL MEETING

When: January 21, 2026 @ 4pm
where: Asa G. Hilliard Elementary School

3353 Mt Olive Rd, Atlanta, GA 30344

Check the January 2026 Newsletter for updated information.

All members in good standing are welcome! Join us for a raffle and CASH PRIZES!

Election Procedures:

The ten members of the Board of Directors are responsible for the overall direction and control of the Credit Union. The bylaws of Family First Credit Union provide for the members' election of the Board of Directors by ballot vote at the annual meeting. This affords all qualified members the opportunity to take an active role in the nomination and election of their officials. Individual terms are for three years. The terms of four members of the Board of Directors expire in 2025. The Board of Directors has nominated incumbents Caryl Brown, Louis Kennedy, Dr. Gonzalo S. La Cava, and Brenda Bridges-Ward to continue their positions for an additional term of 3 years.

About the Candidates:

1. **Caryl Brown:** Caryl is a retired Teacher/Assistant Principal who has served on the Board for 33 years. She currently serves as Secretary and also serves on the Audit, IT, and Personnel Committee. She has previously served as Chair and Vice Chair of the Board of Directors.
2. **Louis Kennedy:** Louis retired from his position as Branch Manager at Family First Credit Union in 2015. During his 7 years with Family First, his passion and love for the Credit Union served to help many people and further grow the culture of Family First. He has served on the Board for 7 years and currently serves on the Credit, Asset Liability Management, and Personnel Committees. Before retiring from Family First, Louis retired from Panasonic after 20 years of service, reaching the position of Senior Sales Representative, Consumer Electronics.
3. **Dr. Gonzalo S. La Cava:** Dr. Gonzalo S. La Cava is a committed educator with over 25 years of experience in public schools, specializing in enhancing student outcomes and driving systems change. He previously served as the Chief of Human Resources for the School District of Palm Beach County, FL, where he was recognized in Education Week as a Leader to Learn From and received the Florida Governor's Sterling Award for excellence in Human Resources. In Fulton County Schools, Atlanta, GA, Dr. La Cava supported 19 schools and over 20,000 students as an Area Superintendent. Currently, Dr. La Cava is the Chief of Human Resources for Fulton County Schools, Georgia's fourth-largest school system.
4. **Brenda Bridges-Ward:** Brenda Bridges-Ward is a retired education administrator who dedicated more than 35 years to public education. She served as the former Executive Director of K-12 Instruction for Fulton County Schools. Brenda committed to improving reading for the students of Fulton County. She currently serves as the Chair of the Board of Directors and has served on the Board for 5 years. She has served on the Advisory Board for Cultures at Emory University, Clark Atlanta University Curriculum Advisory Board, and BVB Foundation Board for Entrepreneurs. After retiring from the Fulton County School System, she has been an active member of Family First Credit Union for more than 40 years.

Nomination by Petition:

Nominations may be made by petition, in addition to those by the Board Nominating Committee. The petition must identify the nominee and be signed by two (2) percent of the membership, each of whom is at least 16 years of age and who has a minimum of \$5.00 in a share account. Each nominee must submit an application, a brief statement of qualifications and biographical data (50 words or less), and a signed statement that he or she is agreeable to the nomination and will serve if elected. Petitions and applicants will be reviewed by the Nominating Committee for verification of eligibility of nominees, which will include a credit and background check. Petitions, applications, and Instructions are available at both Credit Union locations. Nominations by petition must be received by Family First Credit Union, 3604 Atlanta Avenue, Hapeville, GA, 30354, on or before November 15, 2025.

The Nominating Committee will review all applicants and close nominations November 30, 2025. If there are more nominations than there are vacancies, our website (www.ffcuga.org) will announce each member running for the Board of Directors with a brief description of their qualifications on December 1, 2025. If there is only one nominee for each position to be filled, the election will not be conducted by ballot at the annual meeting. Nominations from the floor will not be accepted.



Celebrate with Us!

International Credit Union Day
October 16, 2025

Visit a branch to enjoy light refreshments and giveaways while supplies last!

INTRODUCING AUTO-ASSISTANCE

Our free car-buying service



As a member of Family First CU, you're eligible for our personalized auto-buying service, Auto-Assistance. From finding the perfect vehicle to closing the deal, Auto-Assistance provides expert guidance every step of the way. Forget the stress of dealing with dealerships. **Auto-Assistance makes car buying smarter and easier!**

Get started by browsing the online inventory or calling a branch to tell us what you're looking for. You'll be paired with a Member Auto Representative who handles all the heavy lifting — from research and pricing to negotiation and delivery arrangements.

Drive away confidently, knowing you've secured the best possible deal!



Scan to learn more and
view the full inventory



Happy Retirement, Thomas Rudd!

In July, we celebrated Thom's, Vice President of Lending, years of dedication, leadership, and unwavering commitment to serving the members of Family First Credit Union. We wish him a wonderful retirement!

DISCOVER WHICH **CLUB ACCOUNT** IS RIGHT FOR YOU?

Club Accounts allow you to save monthly through payroll deduction for those extra expenses throughout the year. You can set a predetermined amount to be deducted from your paycheck each month to go into your Club Account. Each quarter your deposits accrue interest and on the disbursement dates, funds will be deposited into your savings account.

Family First Credit Union offers two unique Club Accounts for our members:

 The **Holiday Club Account** is designed to save for annual holiday expenses. Funds are dispersed annually in October.

 The **Vacation Club Account** is designed to save for vacation and summertime expenses. Funds are dispersed annually in May.

There is no minimum amount to open a Club Account and it's easy to adjust the deduction amount throughout the year. Contact us at (404) 768-4980 if you have any questions about this service.

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

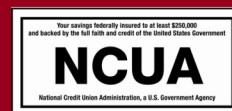
24/7 Express Line Teller: (404) 768-3459

BRANCH HOURS

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

BRANCH CLOSING

Oct. 13th for Columbus Day
Nov. 27th, 28th, & 29th for Thanksgiving
Dec. 24th & 25th for Christmas
Dec. 31st & Jan 1st, 2026 for New Years



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