

MONEY TALK



FAMILY. SERVICE. INTEGRITY.

FALL 2026 | ISSUE 129

UPCOMING BRANCH CLOSINGS & IMPORTANT DATES

Columbus Day - October 12th

Thanksgiving - November 26th, 27th, & 28th

Christmas - December 24th, 25th, & 26th

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

Family First's New & Improved

24-Hour Express Line Teller -

Now available to **all** members!

(404) 768-3459



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

WE CARE LOAN

Available November 1, 2026 through December 31, 2026



Borrow up to \$1200

based on creditworthiness



This November, Family First Credit Union is proud to offer the **We Care Loan**, continuing a nine-year tradition of helping members navigate seasonal expenses. Applications are available **November 1, 2026 through December 31, 2026**.

The holidays can be a joyful time, but they can also bring added expenses. Whether you're shopping for gifts, traveling to see loved ones, or managing other seasonal costs, the We Care Loan gives eligible members a little extra financial flexibility when they may need it most.

Eligible members may borrow up to **\$1,200**, based on creditworthiness, at a flat rate of 12.9% Annual Percentage Rate (APR) for 12 months. For example, a \$1,200 loan at 12.9% APR would have an estimated monthly payment of \$108 over 12 months. Visit our website **on or after November 1st** for more information and full loan details.

We hope this season brings you plenty of joy and a little less financial stress.

Warm regards,

The Family First Credit Union Team

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



FAMILY FIRST CREDIT UNION | FFCUGA.ORG

PRESIDENT'S MESSAGE



Dear Members,

On behalf of Family First Credit Union, I want to personally thank you for your patience, understanding, and continued trust during the recent service disruption.

We understand how important it is to have reliable access to your account information. We also recognize the frustration and inconvenience this caused by not having access to your balances and transaction history. We sincerely appreciate your patience as services were restored.

Throughout the disruption, our commitment remained focused on one thing; **taking care of our members.** Our employees worked tirelessly to answer questions, assist members, keep our branches and call center available, and provide as much support as possible under very challenging circumstances.

I could not be prouder of our employees. Many worked extended hours, stayed late into the evening, and gave up time with their own families to make sure our members were taken care of. Their dedication and compassion demonstrated what the credit union philosophy of **“People Helping People”** truly means.

I also want to thank you, **our members.** The patience, kindness, and encouragement so many of you showed our employees during this difficult week meant more than you may realize. We never take your trust for granted. Now that services have been restored, our focus is on moving forward, supporting any members who may still need assistance, and continuing to provide the personal, dependable service you have come to expect from Family First Credit Union.

Family First has always been more than a financial institution. We are a member-owned credit union built on relationships, service, and community. Challenging moments remind us just how important those relationships are.

Thank you for standing by us! Thank you for your patience. And most importantly, **thank you for being a member of Family First Credit Union!**

It is truly a privilege to serve you!



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 August 31, 2026

Total Assets	\$135,701,976	Total Loans	\$87,746,160
Total Deposits	\$116,906,143	Members	10,212

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%

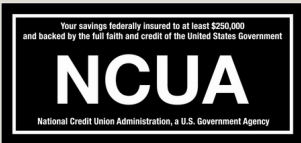
SHARE DRAFT ACCOUNT	RATE	APY
with average balance over \$500.00	0.03%	0.03%

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%

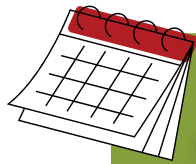
IRA CERTIFICATE OF DEPOSIT		
Same as the certificate of deposit above.		

* 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



SAVE THE DATE: 2027 ANNUAL MEETING

WHEN: JANUARY 20TH, 2027 AT 4PM
WHERE: ASA G. HILLIARD ELEMENTARY SCHOOL
3353 MT OLIVE RD, ATLANTA, GA 30344

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 three members of the Board of Directors expire in 2026. The Board of Directors has nominated incumbents Rosa Durrah, Jim Helms, and David Helton to continue their positions for an additional term of 3 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, 2026.

The Nominating Committee will review all applicants and close nominations November 30, 2026. 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, 2026. 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.

ABOUT THE CANDIDATES:

ROSA DURRAH

Rosa is a retired teacher of the Fulton County Board of Education who has served on the Board for 32 years and on the Credit Committee for over 33 years. She has served as the Chair of the Credit Committee for many years and is an asset to the lending function.

JIM HELMS

Jim successfully led his own CPA Practice for 22 years, specializing in accounting and auditing services for credit unions throughout Georgia. In 2006, when Family First was known as "Fulton Teachers' Credit Union," he began working as Chief Financial Officer and Executive Vice President, where he stayed for the next 18 years. He served on the Fulton County Board of Education for 1 year during that time. Jim has served on the Family First Credit Union Board since his retirement in 2024.

DAVID HELTON

David retired in 2021 from his position as Deputy Chief Financial Officer with the Fulton County Board of Education. He has served on the Board for 19 years. He has served as Chair of the Audit Committee and the Board of Directors. He brings a wealth of knowledge to the Board with his strong background in the banking industry.

CELEBRATE INTERNATIONAL CREDIT UNION DAY! Thursday, October 15, 2026

We're celebrating the heart of Family First Credit Union: our members. Stop by your local branch and join us for cake as we recognize our valued members.

5 TIPS TO FINISH 2026 FINANCIALLY STRONG

Fall is a great time to take a quick look at your finances and make sure you're prepared for holiday spending, year-end expenses, and the months ahead.

1. REVIEW YOUR BUDGET

Look at where your money has been going and review any recurring expenses, like subscriptions or services you no longer use. Adjust any categories that may have changed.

3. TAKE STOCK OF YOUR DEBT

Review your current balances, interest rates, and monthly payments so you have a clear picture of what you owe and can prioritize any balances you want to reduce before the new year.

4. MAKE SAVINGS MORE AUTOMATIC

Set aside a consistent amount each month so you can prepare for holidays, vacations, and other planned expenses without putting as much pressure on your budget when they arrive.

5. PLAN FOR HOLIDAY EXPENSES

Estimate what you expect to spend on gifts, travel, food, events, and other seasonal activities so those costs don't catch you by surprise.

6. TAKE A LOOK AT YOUR EVERYDAY BANKING

Consider whether your current account still fits your needs.

A few small adjustments now can help you feel more prepared for the end of the year and the months ahead.



QUICK
TIPS

Family First Checking offers convenient access to your money along with added financial and security benefits³. Scan to explore checking options:



QUICK
TIPS

• Family First's **Club Accounts** can help you set a predetermined amount to be deducted from your paycheck each month. Scan for more information:



³Family 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.

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



Do you know someone who could benefit from a Family First membership? Invite a friend, family member, neighbor, or coworker to join. **And now, you can invite even more people to join!**

Anyone who lives or works in the following counties is eligible to become a member of Family First: Carroll, Cherokee, Clayton, Cobb, Coweta, Dekalb, Douglas, Fayette, Forsyth, Fulton, and Gwinnett.

Once they meet the program requirements, you'll both receive \$25 as a thank-you for spreading the word.² Put it toward holiday shopping, a seasonal treat, or add it to your savings for later.

Share Family First with someone you know today.



Scan to refer a friend

²Refer 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.



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