

GET YOUR DEBT IN BALANCE

Tired of paying those high interest credit cards with other financial institutions? Transfer your balance(s) to a new card at the Credit Union to access a better rate and get your debt in balance!

VISA® Platinum Credit Card

- Enjoy 5.99% APR* on transferred balance for 6 months (new cardholders only)
- Standard rates as low as 8.9% APR*
- No annual fee
- No minimum finance charge
- ScoreCard rewards points
- E-Statement enrollment

Get your debt in balance. Scan the code to learn more and apply for your balance transfer today!

*Annual percentage rate. 5.99% APR available for 6 months on balances transferred. Following this limited time period, the rate will revert to the standard rate as low as 8.90% based on credit worthiness. Subject to credit approval. Restrictions apply. See credit union for details.



5 FINANCIAL RESOLUTIONS TO KICKSTART YOUR YEAR

Kicking off a new calendar year is the perfect time to review and tweak your finances and set new financial goals. If you're hoping to improve your finances this year, start by implementing these 5 resolutions.

- 1. Save more:** Start by increasing your 401(k) contributions, setting up automatic transfers to an account at the Credit Union and eliminating the recurring subscriptions you no longer use.
- 2. Improve credit score:** Make sure you pay your bills on time and in full, paying off debt, limiting the number of new accounts you open, and cutting back on your spending.
- 3. Design a budget:** Family First has partnered with GreenPath Financial Wellness, so their financial counseling and debt management plans are free to our members! Get started today by calling (877) 337-3399.
- 4. Build an Emergency Fund:** Aim to save three to six months' worth of living expenses for unexpected situations.
- 5. Reduce Debt:** Focus on paying down high-interest debt first, like credit cards, and create a plan for other loans.

Stay committed to your goals by monitoring and adjusting your progress throughout the year and you're sure to gain more solid financial footing!

INSIDE THIS ISSUE:

2025 Annual Meeting - Mark your calendar and plan to attend!

Home Equity Line of Credit - Use your home to pay for any big ticket expense this year.



PRESIDENT'S MESSAGE



Happy New Year! Family First Credit Union looks forward to a wonderful 2025 as we continue to strive to meet the financial needs of our members and by making a positive difference in your lives. We have been so blessed through the years to serve so many members and to build personal relationships where our members know we care and will be there for them when needed. This is what makes us different than the big banks and credit unions.

Family First Credit Union is one of healthiest credit unions in Georgia with a Net Worth ratio of 13.4%.

The Department of Banking and Finance considers a financial institution to be well capitalized at 7% so this means your money is safe with us!

In 2024, Family First Credit Union faced many challenges and had a good year. We completed the following goals:

- We completed our data conversion which included a new online banking, mobile banking, BillPay, mobile check deposit, and audio response system. This was a big transformation for our members where everything our members touched changed. There were challenges and setbacks, but our team worked hard to address issues for our members. I want to personally thank you for your patience with the new system and dedication to our credit union. We love serving our members and strive to have the best products and services available.
- We have continued to enhance our relationship with Fulton County Schools and Atlanta Public Schools. We sponsored many events and continue to visit the schools to support our educators.
- Several times a month, we review our competitors to make sure we are paying competitive rates on our certificates of deposit and all investment accounts. We paid a very attractive CD rate for our members and through November 30, 2024, members have earned \$787,485 in dividends for CDs.
- We added Apply Pay and Google Wallet along with Tap N Go for our debit cards so make sure you add your debit card to your phone and visit either branch to obtain a new Tap N Go card. Also, we redesigned our debit cards!
- As of November 30, 2024, our financials are as follows:
 - Assets total \$131,753,846 which is an increase of \$1,978,931.
 - Deposits total \$113,834,280 which is an increase of \$1,680,225.
 - Loans total \$84,728,983.
 - Our membership totals 11,782 members and our checking accounts total 6,021.
 - Our Net Worth ratio is 13.40%.

For 2025, we plan to complete projects that involve our products and services that will enhance the member experience.

- Account to Account Transfers - Members will be able to transfer funds between financial institutions. The new feature will be part of the BillPay and should be operational by the end of the first quarter of 2025.
- Peer to Peer Payments - Management is working with our vendors to implement our solution to offer P2P payments which are like PayPal, Zelle, or Venmo. This will be a great way to send money to family and friends that may bank somewhere else. We hope to have this feature available by the end of the first quarter of 2025.
- Portal Pay - Members will be able to pay their loans with their debit or credit cards straight from our website. It will be an easy process without having to contact our branches.
- Audio Response System or Interactive Voice Response System - We will be launching our new system soon. It will be a state-of-the-art system where members can call to transfer funds, get balances, make loan payments, and much more. We hope the new system will be in place by the end of the first quarter of 2025.

Our annual meeting this year will be on March 19, 2025. The meeting will be held in person at Asa G. Hilliard Elementary School. See the Newsletter for more details.

As always, thank you for your membership with Family First Credit Union! I pray that 2025 is a safe and prosperous year for our members!

Best Wishes,
Stephen Smith, President and CEO

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

HOURS

HOLIDAY CLOSINGS

- New Year's Eve** - Tuesday, December 31, 2024
- New Year's Day** - Wednesday, January 1, 2025
- Martin Luther King, Jr. Day** - Monday, January 20, 2025
- President's Day** - Monday, February 17, 2025

FFCU FIGURES

November 30, 2024

ASSETS: \$131,753,846 LOANS: \$84,728,983
DEPOSITS: \$113,834,280 MEMBERS: 11,782

LAST DECLARED DIVIDENDS & ANNUAL PERCENTAGE YIELDS

Effective January 1, 2025

RATES

SHARE ACCOUNT	RATE	APY
\$5,000.01+	0.45%	0.45%
\$250.01-\$5,000.00	0.35%	0.35%
\$49.99-\$250.00	0.25%	0.25%

MINOR ACCOUNT (Under 18 years old)	RATE	APY
\$5.00 - \$250.00	0.45%	0.45%

CLUB ACCOUNT	RATE	APY
	0.45%	0.45%

MONEY MARKET ACCOUNT	RATE	APY
\$2,500-\$9,999.99	1.00%	1.00%
\$10,000-\$24,999.99	1.34%	1.35%
\$25,000-\$49,999.99	1.49%	1.50%
\$50,000-\$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	4.02%	4.10%
12 mo. > \$50,000	4.12%	4.20%
2 year	3.59%	3.65%
2 year > \$50,000	3.69%	3.75%

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

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

*Certificate rates subject to change without notice.



2025 ANNUAL MEETING!

SAVE THE NEW DATE! MARCH 19, 2025

March 19, 2025 | 4:00 p.m. | Asa G. Hilliard Elementary School | 3353 Mt. Olive Road | East Point, GA 30344

All members are welcome! Plenty of door prizes! Cash, gift cards, and merchandise giveaways!

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 2025. The Board of Directors has nominated incumbents John Anderson, Dan Gillette, and Pat McBurnett to continue their positions for an additional term of three years.

ABOUT THE CANDIDATES:

John Anderson - John retired from Fulton County Schools as a Principal after 40 years. He has served on the Board of Directors for 21 years and currently serves as Chair of the Personnel Committee. Also, he serves on the Credit, Information Technology, and Geographic Common Bond Committees. He has served as both the Chair and Vice Chair of the Board as well as the Secretary.

Dan Gillette – Dan retired from Atlanta Public Schools as the Director of Broadcasting. He has been a Board member for the past 11 years and currently serves as the Chair of the Information Technology Committee. Also, he serves on the Audit, Personnel, CECL, and Geographic Common Bond Committees. Dan brings more than 28 years of experience to the Board through his time with Fulton County Schools and Atlanta Public Schools.

Pat McBurnett – Pat retired from Fulton County Schools after serving 34 years. She worked as a classroom teacher, instructional resource teacher, and then Executive Director of Staff Development. Pat has served on the Board of Directors for 24 years and currently serves as Secretary of the Board. Also, she serves on the Audit and Personnel Committees. She has served as both the Chair and Vice Chair of the Board of Directors.

NOMINATION BY PETITION:

Nominations may be made by petition in addition to those made 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 February 20, 2025.

The Nominating Committee will review all applicants and close nominations February 28, 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 March 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.

USE YOUR HOME TO PAY ANY BIG-TICKET EXPENSE

Do you have a big-ticket expense coming up this year? Maybe you're considering home improvement, need to consolidate debt, or taking a milestone vacation? Whatever the expenditure, you might consider using the equity you've built up in your home to help cover it with a Home Equity Line of Credit loan!

- Borrow up to 90% of your home's value, minus your mortgage balance
- Minimum amount - \$10,000
- All normal closing costs paid by the Credit Union
- Low variable rate and flexible terms

Use your home to cover your large expenses this year. Scan the code below to learn more and apply for your HELOC at the Credit Union.



2025 Scholarship Program

There's still time to apply for our scholarship program! Family First Credit Union is excited to announce that we are awarding \$10,000 in Scholarships for hard working students in our community! We understand education provides the stability and confidence that our students will need to increase their chances to secure a higher paying job and have a better well-being. If you can dream it, the achievement is possible, and we're thrilled to assist 4 lucky and hard working winners each school year.

The Family First Scholarship Program* is open to all high school students within our field of membership. Please visit www.ffcuga.org to review the complete eligibility criteria, scholarship submission requirements, and to access the online application. Application packets may also be picked up from any branch office. Scholarship applications will be accepted through March 31, 2025 at 11:59 pm ET. No extensions will be provided. Please note, unless submitted directly online, all downloaded and printed applications must be turned into the Marketing Department personally at either branch or emailed/ faxed to:

Holly Clardy
ffcumarket@gmail.com
Fax (404) 768-5496



**It is not necessary to be a member. Family First CU employees and/or Board members are not eligible to participate.*

HAPPENINGS AT FAMILY FIRST CREDIT UNION



Holly and member, Wayne Momon, enjoying ICU Day 2024



Sydney and Emily tabling at Riverwood International Charter HS



The Hapeville branch celebrating Spirit Week as "Jake from State Farm"



The Roswell branch on "Crazy Sock" Day



Emily and Sydney at the SSEF Lightning 5k representing Family First



President, Stephen Smith, packing "Back To School" bags for the kids