

# MONEY TALK



**FAMILY. SERVICE. INTEGRITY.**

**WINTER 2026 | ISSUE 126**

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## UPCOMING BRANCH CLOSING

**Jan. 19** for Martin Luther King Jr. Day

**Feb. 16** for Presidents' 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**



Dear Members,

Happy New Year from all of us at Family First Credit Union! As we roll into 2026, we're excited for the opportunities this year will bring - new goals, new adventures, and maybe even a new ride!

Our car-buying service, **Auto-Assistance**, has already helped several members find their dream cars with ease. The Auto-Assistance experts can't wait to help even more members hit the road in style. Learn more about this service at [www.ffcuga.org/auto-assistance-car-buying.php](http://www.ffcuga.org/auto-assistance-car-buying.php).

Whether you're saving, shopping, or simply planning ahead, FFCU is here to make your financial journey as smooth as possible. Here's to a fantastic 2026 together!

*-The Family First Credit Union Team*



FAMILY FIRST CREDIT UNION | [FFCUGA.ORG](http://FFCUGA.ORG)

# PRESIDENT'S MESSAGE

## A New Year, Renewed Purpose

As we welcome 2026, I want to begin by thanking you, our members, for the trust you place in Family First Credit Union. Your confidence in us is the foundation of everything we do, and it's what allows us to continue serving our community with integrity, care, and purpose.

The start of a new year is a time for reflection and renewal. In 2025, our members faced a year marked by ongoing economic uncertainty, elevated interest rates, and rising costs for households and businesses alike. Family First Credit Union remained focused on what matters most: helping you stay financially resilient. Whether it was assisting members with debt consolidation, offering competitive loan and savings options, or providing guidance during important financial decisions, our team was honored to support you every step of the way. Community impact was another highlight of 2025. Across Fulton County, we proudly supported our local schools and community initiatives, reinforcing our belief that a strong credit union helps build stronger communities.

As of November 30, 2025, our financials are as follows:

- o Assets total \$132,934,190 which is a YTD increase of \$3,112,466.
- o Deposits total \$114,724,400 which is a YTD increase of \$2,859,612.
- o Loans total \$84,732,058.
- o Our membership totals 10,572 members and our checking accounts total 5,460.
- o Net Worth or Capital Ratio – 13.50% 🌞🌞🌞

As we look ahead to 2026, economic forecasts suggest a period of gradual adjustment. After several years of inflationary pressure and higher interest rates, economists expect a more balanced environment, with inflation continuing to moderate and borrowing conditions slowly improving. At the same time, households and businesses may still feel the effects of elevated costs, evolving labor markets, and ongoing global uncertainty. Whether interest rates move higher, lower, or remain steady, our focus is on offering responsible lending, strong savings options, and tools that help you manage both opportunities and risks.

For 2026, we plan to implement or analyze the products and services listed below that will enhance the member experience.

- ✓ Audio Response System – The new Audio Response System will be a state-of-the-art system where members can call to transfer funds, get balances, make loan payments, and much more. We will be launching our new system during the 1st quarter of 2026.
- ✓ Peer to Peer Payments – Management is working with our data processor to determine the best solution to offer P2P payments. This will be a great way to send money to family and friends that may bank somewhere else. We do not have a timeline yet for this product.
- ✓ Business Accounts – We have many members that are educators who own small businesses. This would be a great option for our members, so they are dealing with a credit union that builds close relationships and still has the family feel. We hope to add this product in 2026.
- ✓ Student Checking – Students today are using Cash App and other Fintechs. Our new Student Account will be a checking account for students and minors that is attractive and easy to use. This would include online and mobile banking, digital wallets, debit cards, and peer-to-peer payments. This account would be for students aged 13 to 17 years of age. We hope to add this product in 2026.
- ✓ Wealth Management Services – This service provides our members with financial advice and investment services from a dedicated financial advisor. This service would allow members to directly trade stock and manage their own funds to create an investment portfolio. We hope to add this product in 2026.

I would like to invite you to attend our 2026 Annual Meeting on January 21, 2026! The meeting will be held in person at Asa G. Hilliard Elementary School.

On behalf of our Board of Directors, our leadership team, and our dedicated staff, thank you for being part of this credit union family. We're excited about what lies ahead and honored to begin another year serving you.

Wishing you a healthy and prosperous New Year!



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 November 30, 2025

**Total Assets** \$132,934,190    **Total Loans** \$84,732,058  
**Total Deposits** \$114,724,400    **Members** 10,572

Last Declared Dividends & Annual Percentage Yields

Effective January 3, 2026

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 - \$24,999.99	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 and Above	2.23%	2.25%

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

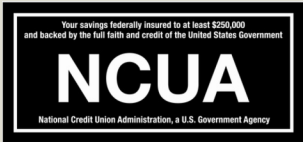
CERTIFICATE OF DEPOSIT	RATE	APY
6 month	3.93%	4.00%
12 month	3.54%	3.60%
12 mo. > \$50,000	3.64%	3.70%
2 year	3.20%	3.25%
2 year > \$50,000	3.30%	3.35%

### 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

# NEW YEAR, NEW SAVINGS GOALS MAKE 2026 YOUR BEST FINANCIAL YEAR YET



A new year brings new opportunities, and there's no better time to take charge of your financial future! Whether you're saving for a dream vacation, a special purchase, or simply building a stronger financial cushion, Family First Credit Union is here to help you make it happen.

We offer a variety of savings options designed to fit your lifestyle and goals:

**Club Accounts:** 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. We offer a Christmas Club and Vacation Club Account.

**Money Market Accounts:** Our Money Market Account allows you to earn higher rates compared to our regular share rates and gives you more flexibility than our Certificates of Deposit. There is a minimum deposit of \$2,500.00. Restrictions do apply to this account, such as six (6) transactions per month.

**Certificates of Deposit:** A Certificate of Deposit (CD) is a special type of deposit account that is offered as a low-risk investment with the benefit of higher yield rates (than traditional savings accounts). By investing in a CD, you deposit a fixed amount of money for a specified amount of time, getting back your original amount plus interest at the time of maturity. Family First Credit Union offers the following Certificate of Deposit terms: Six month, Twelve month, Twelve month over \$50,000.00, Two year, and Two year over \$50,000.00. There is a minimum balance of \$1,000.00 for all Certificates of Deposit. FFCU offers special rates for those CD's over \$50,000.00.

#### Individual Retirement Account (IRA)

IRA's are a great way to save for the future! A traditional IRA can be opened and funded without any employer participation. Contributions and/or earnings are tax-deferred until retirement. Unlike many employer plans, money in the account is always accessible; however, until age 59½ there is a 10% early distribution penalty unless you qualify for an exemption due to one of the following: disability, qualifying education expenses, unemployment, qualifying first-home purchases, death, or receipt of your IRA assets in equal payments over your life expectancy.

For more information about our saving account options, visit us online at [www.ffcuga.org](http://www.ffcuga.org) or scan the QR code:



Mark your calendars!  
**2026 ANNUAL  
MEETING**

**Wednesday  
January 21, 2026 @ 4pm**

When: January 21, 2026 @ 4pm  
Where: Asa G. Hilliard Elementary School  
3353 Mt Olive Rd, Atlanta, GA 30344

Join us for refreshments, a raffle, and CASH PRIZES!  
All members in good standing are welcome to attend the  
2026 Annual Meeting.



# 2025 CREDIT UNION HIGHLIGHTS



Alive in Roswell Community Events



FFCU Annual Scholarship Program



Fulton County Schools  
Legacy of Excellence Ceremony



2025 FFCU Annual Meeting



Sandy Springs Education Force  
Lightning 5K



## 2026 SCHOLARSHIP PROGRAM

WE ARE AWARDING A TOTAL OF  
**\$12,500** WORTH OF SCHOLARSHIPS TO  
4 HARD WORKING STUDENTS IN 2026.

For the second year, Family First Credit Union is hosting our annual Scholarship Program. In 2026, the first place winner will be granted \$5,000 and the other three winners will be granted \$2,500 towards their pursuit of higher education.

The Credit Union was chartered in 1930 by the superintendent and a small group of leaders to serve employees of the Fulton County School System and their families. Today, we are honored to help the next generation achieve their academic goals. All graduating seniors in our field of membership are eligible to apply for the scholarship.

Scan the QR code to  
access the application  
and view the eligibility  
requirements.



## High interest car loan?

# SWAP 'N' DROP <sup>TM</sup>

SWAP your car loan to FFCU, and we  
will LOWER your interest rate!

\*In some cases, we may not be able to lower your rate based  
on creditworthiness or if you already have a very low rate.



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