

Out with the old, and in with the new!

How's your current credit card balance? Feel like you're simply covering the interest with your monthly payments? Transfer your balance from your credit card with another financial institution to a new card at the Credit Union with a better rate and more benefits!

VISA® Platinum Credit Card

- Enjoy 5.99% APR* on transferred balance for 6 months
- Standard rates as low as 8.90% APR*
- No annual fee
- No minimum finance charge
- ScoreCard rewards points

Get rid of that old, non-competitive credit card and replace it with a VISA® Platinum card from the Credit Union. Visit <https://ffcuga.org/visa-platinum.php> to 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.

INSIDE THIS ISSUE:

2024 Annual Meeting – Mark your calendar and plan to attend!

FFCU is moving to a new software platform on February 1, 2024. Be sure to visit our website and read the President's message as well as the information listed on page 3.

PRESIDENT'S MESSAGE



Happy New Year! We welcome 2024 as we begin a new year filled with big plans to continue to make Family First Credit Union the best credit union in Georgia! Before I share our plans for 2024, let's look back at 2023.

Family First Credit Union had a great year in 2023. We completed the following goals:

- ✓ We have continued to enhance our relationship with Fulton County Schools and Atlanta Public Schools. We sponsored many events and continue to strive to meet the financial needs of the employees of our school systems.
- ✓ Expanded our field of membership to serve anyone who lives or works in Fulton County.
- ✓ The Family First Checking Account Program was launched that included many benefits like Identity Protection, Credit Report Monitoring, Cell Phone Insurance, Shopping Rewards, and more. The Family First Checking Account has been a big success!
- ✓ As of November 30, 2023, our financials are as follows:
 - Assets total \$128,619,117.
 - Deposits total \$110,779,594.
 - Loans total \$88,180,227 and have grown by \$4,411,280 which is 5.7% growth annualized.
 - Our membership totals 11,929 members and our checking accounts total 6,051.
 - Our Return on Assets ratio is .96%. Our Net Worth ratio is 13.60%, which means we are in excellent financial condition and your money is safe with us!

For 2024, we have big plans to make major improvements to the products and services that we offer. On February 1, 2024, we will convert our current banking software platform to a much more advanced and upgraded software platform. The decision to move to an upgraded software platform considers more than two years of due diligence by your Board of Directors and Management team. The upgrade will start the evening of Wednesday, January 31, 2024, with service interruptions through Thursday, February 1, 2024. This upgrade will improve our online banking, mobile banking, bill pay, remote check deposit, phone banking, and add P2P payments. For more information, please review the included letter from me, the Core System Upgrade Calendar, and the Resource Guide or visit our website at: www.ffcuga.org/softwareupgrade.php.

Our staff has spent several months in training to ensure our transition goes as smoothly as possible. We want you to know and understand that there will be changes, and you will have a few additional steps during the conversion to re-establish your security with your online products. It's our goal to keep you informed of the changes and aware of our progress as we move forward.

We have several exciting products and services that will be available after our conversion to the upgraded software that will make us even better!

- ✓ We will be implementing the tokenization of our debit card program which means you will be able to set up digital wallets with Apple Pay and Google Wallet. This is a safe and secure way to make purchases while using your phone.
- ✓ We will be offering the Tap and Go feature to our debit cards. No more swiping, just Tap and Go for your purchases where available. Also, with the Tap and Go feature, we will offer a new design for our debit cards. This will be available at the end of the 1st quarter of 2024.
- ✓ Our new P2P solution is sender driven by eliminating the need for the sender to coordinate apps with the receiver. The recipient is then given the option to choose where they want the funds to go without the need to download another app. This solution is built into the mobile banking platform and our members will love it!

As you can see, we are adding a great deal of value in the coming months!

I would like to invite you to attend our 2024 Annual Meeting on January 17, 2024! I am happy to report that we will be having the meeting in person at Asa G. Hilliard Elementary School.

As always, thank you for your membership with Family First Credit Union! I pray that 2024 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

HOURS

BRANCH HOURS

Monday - Friday 9am - 5pm

Saturday 9am - 12pm

HOLIDAY CLOSINGS

New Year's - December 30, 2023 &
Monday, January 1, 2024

Martin Luther King, Jr. Day - January 15, 2024

President's Day - February 19, 2024

FFCU FIGURES

Figures as of November 30, 2023

ASSETS: \$128,619,117

LOANS: \$88,180,227

DEPOSITS: \$110,779,594

MEMBERS: 11,929

LAST DECLARED DIVIDENDS & ANNUAL PERCENTAGE YIELDS

Effective December 1, 2023

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)

\$5.00 - \$250.00	0.45%	0.45%
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CLUB ACCOUNT	0.45%	0.45%
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MONEY MARKET ACCOUNT	RATE	APY
\$2,500-\$9,999.99	1.00%	1.00%
\$10,000-\$24,999.99	1.59%	1.60%
\$25,000-\$49,999.99	1.74%	1.75%
\$50,000-\$99,999.99	1.98%	2.00%
\$100,000 and Over	2.47%	2.50%

SHARE DRAFT ACCOUNT

with average balance over \$500.00	0.03%	0.03%
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CERTIFICATE OF DEPOSIT

TERM	RATE*	APY
6 month	4.65%	4.75%
12 month	5.13%	5.25%
12 mo. > \$50,000	5.22%	5.35%
2 year	4.75%	4.85%
2 year > \$50,000	4.89%	5.00%

IRA SHARE ACCOUNT

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.



SOFTWARE UPGRADE - BE READY FOR BETTER!

www.ffcuga.org/softwareupgrade.php

Frequently Asked Questions and Instructions

The following services will not be available after 7:00 pm on January 31, 2024 and will resume on February 2, 2024: Express Teller Line (our 24-hour Audio Response Service), Online Banking, Mobile Banking & Mobile Check Deposit, Bill Pay, and lobbies at both branches.

Q: Why is Family First CU making this change?

A: With technology changing rapidly over the past few years, FFCU has made the decision to update our internal and external system, which will enhance our products and services for members.

Q: When will this change take place?

A: This change will take place on Thursday, February 1, 2024. Because of the complex nature of this transition, our Hapeville & Roswell branches will close on that day. Our Online Banking, Mobile Banking and Express Teller Line will not be available at this time. However, your FFCU debit and credit cards, as well as checks, will still be available for cash and purchases. Our branches will re-open on Friday, February 2, 2024.

Q: How will I be able to access my money and/or accounts when you are closed on February 1, 2024?

A: You can access the funds in your account at ATMs, or by using your VISA® debit or credit card. If you have a Prestige, Family First Checking, or Basic Checking share draft account, you can always write checks. You can also obtain product and service information from our website at www.ffcuga.org/softwareupgrade.php during the transition.

Q: My TRS Retirement Funds and Social Security are supposed to arrive at FFCU on February 1, 2024 – How do I get my money if you are closed?

A: Funds that are scheduled for Direct Deposit on February 1, 2024, will be available for withdrawal on January 31, 2024, if received before the end of business day on January 31, 2024.

For more information, please review the included letter from our CEO, Stephen Smith, the Core System Upgrade Calendar, and the Resource Guide or visit our website at: www.ffcuga.org/softwareupgrade.php.

PUT YOUR FAMILY FIRST!

Put your family first by inviting them to join the Credit Union and take advantage of the many financial benefits we have to offer. In fact, if you refer a friend or family member to join Family First, you (and the new member) can each earn a \$25 deposit in your account. And there is no limit on the number of people you refer!

How does it work?

Simply complete the member referral coupon below and give it to the person you are referring. Get \$25 deposited into your and your referral's Family First account* after your referral opens a new Family First Checking Account and completes the following within 60 days of account opening:

1. Sets up either Payroll deduction or Direct Deposit of at least \$250 to the new checking account, AND...
2. Completes ten (10) debit card transactions (excluding ATM transactions)

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Name (Potential Member)			Referring Member		
<hr/>			<hr/>		
Mailing Address			Date Account Opened		
<hr/>			<hr/>		
City	State	Zip	Referring Member Phone		
<hr/>			<hr/>		
Home/Cell Number			Relationship to Potential Member		
<hr/>			<hr/>		
Email Address			<hr/>		

*Deposits will be made on the 61st day, assuming all requirements are met. Not all referrals will qualify. (Both members must be in good standing with the Credit Union. Account cannot be overdrawn for more than 30 days. Loans must not be more than 30 days delinquent).

TO BE COMPLETED BY THE CREDIT UNION:

Referring member # _____ Referred member # _____
Date referred account opened _____ MSR Signature _____

Save more in '24!

Did you resolve to save more this year? You can do it easily by opening a high-earning share certificate/CD from the Credit Union! We offer various terms on our deposits, so you're sure to find a certificate that will meet your financial needs. The limited access to your funds will allow you to save more quickly while earning higher dividend dollars.

6 Months – 4.75% APY*

12 Months – 5.25% APY*

12 Months > \$50K – 5.35% APY*

24 Months – 4.85% APY*

24 Months > \$50K – 5.00% APY*

PLUS, WE MATCH RATES!

Have you seen a better CD rate with another financial institution? Let us know and we'll match it!!!

Save more in 2024 by opening a share certificate/CD at the Credit Union today.

*Annual percentage yield. A minimum of \$1,000 is required to open a certificate. An early withdrawal penalty may apply. Rates subject to change at any time. Federally insured by NCUA. Restrictions apply. See credit union for full details.



YOU'RE INVITED! 2024 Annual Meeting

We hope you can join us for our 2024 Annual Meeting to be held in person once again!

2024 Annual Meeting

January 17, 2024 | 4:00 P.M.

Asa G. Hilliard Elementary School

3353 Olive Road

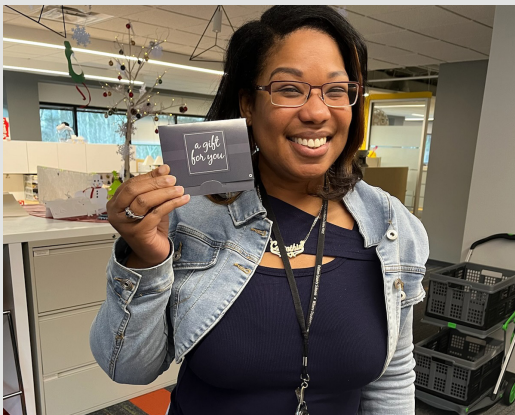
East Point, GA 30344

Attending the meeting gives you the chance to learn how the Credit Union has made a difference in members' lives in 2023. Please join us as we showcase the Credit Union's 2023 financial performance, accomplishments, featured products, and so much more. Your attendance is free of charge, but you must be a member in good standing to participate in the meeting.

For more information about the 2024 Annual Meeting, please visit our website or call 404.768.4980.

Mark your calendar now and plan to join the meeting for a chance to win a prize!

HAPPENINGS AT FAMILY FIRST CREDIT UNION



Fulton County Schools with our holiday donation to help a family in need this year.



We love helping out families in need during the holidays!



Holly with Julia Bernath at the Sandy Springs Education Force Lightning 5k!



We had a special visitor at our Hapeville branch!



Victoria at Atlanta Public School's HR Summit.