

# MONEY TALK



**FAMILY. SERVICE. INTEGRITY.**

**SUMMER 2025 | ISSUE 124**

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## 2025 SCHOLARSHIP RECIPIENTS

Dear Members,

We are excited to announce the winners of our first annual **Family First Credit Union Scholarship Program**! The \$2,500 scholarships honor the legacies of three former Board members and one former Officer of the Credit Union. We selected this year's recipients based on their academic achievements, community involvement, and inspiring goals for the future.

### Congratulations to our 2025 Family First Credit Union Scholarship Winners:

**Adonis McCrary**, Frederick Douglass High School, Dr. J. Lawson Sayer Scholarship Recipient (top left)

**Amya Payne**, Coretta Scott King Young Women's Leadership Academy, Frances Anne McKibben Scholarship Recipient (top right)

**Laila Patel**, Riverwood International Charter School, Monique Bonner Scholarship Recipient (bottom left)

**Grace Lisbon**, Midtown High School, Carl Blouin Jr. Scholarship Recipient (bottom right)

It is an honor to award these outstanding scholars and support them as they take the next step in their educational journeys. Their hard work, leadership, and dedication truly reflect the values we hold dear at Family First Credit Union.

The Family First Credit Union Team

## IMPORTANT DATES:

**Normal Branch Hours** (Resume July 7)

Mon-Fri: 9am - 5pm & Sat: 9am - 12pm

### BRANCH CLOSING

**July 4 & 5** (Independence Day)

**Aug 30 & Sept 1** (Labor Day)



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ONLINE AT  
FFCUGA.ORG**



FAMILY FIRST CREDIT UNION | WWW.FFCUGA.ORG | HAPEVILLE, GA | ROSWELL, GA

# MESSAGE FROM THE CFO

If you can believe it, we are already halfway through 2025! As we move into summer and the second half of the year, I wanted to take a moment to reflect on the current economic environment and what Family First Credit Union is doing to remain committed as your steadfast financial partner through the uncertainty of these times.

The economic outlook remains mixed with the potential for an additional one or two rate cuts from the Federal Reserve later this year if inflation remains manageable. The primary points of uncertainty about the economy are born from the risks of tariffs and recent global events. The degree to which these risks contribute to inflation will shape the economic trajectory for the remainder of 2025.

Despite what is happening in the world, we understand at Family First Credit Union that you still need to be able to take care of your family, your home, and your own future plans. Know that we are here to help guide you and answer any questions or concerns you have.

You might also wonder, “In these uncertain times, is my credit union safe, secure and healthy?”. The answer is a resounding “**Absolutely!**”.

- We are federally insured through the NCUA which means your deposits are protected up to \$250,000 per account, backed by the full faith and credit of the U.S. government.
- Credit unions are not-for-profit, member-owned co-ops which means every decision we make prioritizes your financial well-being – not shareholder profits.
- Family First Credit Union has a 13% Net Worth ratio, almost twice the level needed in the State of Georgia to be considered a “well-capitalized” credit union. Being well-capitalized is the sign of a healthy financial institution and a good reason for confidence in Family First Credit Union.
- We are offering some of the most attractive rates in our market on CDs and money market accounts.
- Family First Credit Union is continually looking for ways to improve its products and services for the purpose of building stronger relationships with its members and the community.

Whether you’re saving for vacation, buying a car or tackling debt, we want you to know we’re here and we remain committed to serving your best interests. Our goal is to build a stronger, financially healthy community one member at a time because when our members are thriving, we all thrive.

## Big Enough to Serve You. Small Enough to Know You.

Our philosophy is that we’re big enough to have everything you need, but small enough to respond quickly and connect you with familiar people who care. We believe that’s the perfect balance to serve our members, especially in these challenging times.

Family First Credit Union continues to thrive thanks to the unwavering support of our dedicated members. Your trust and loyalty are the driving force behind our success, and for that, we are truly grateful.



Best Wishes,  
Adam Stovall  
Chief Financial Officer



Family First Credit Union  
NMLS ID# 464070



## RATES

### Family First Credit Union Figures

As of May 31, 2025

**TOTAL ASSETS** \$136,176,897    **Total Loans** \$84,169,262  
**TOTAL DEPOSITS** \$117,796,838    **Members** 10,790

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%

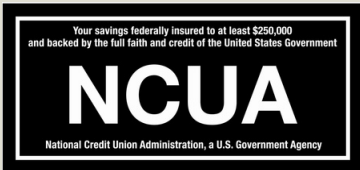
CERTIFICATE OF DEPOSIT	RATE	APY
6 month	3.93%	4.00%
12 month	3.54%	3.60%
12 mo. > \$50,000	3.64%	3.70%
2 year	3.20%	3.25%
2 year > \$50,000	3.30%	3.35%

### 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

# CLUB BUSBEE

## REPORT CARD REWARDS

Students ages 0–12 can get rewarded for their good grades and hard work in school!

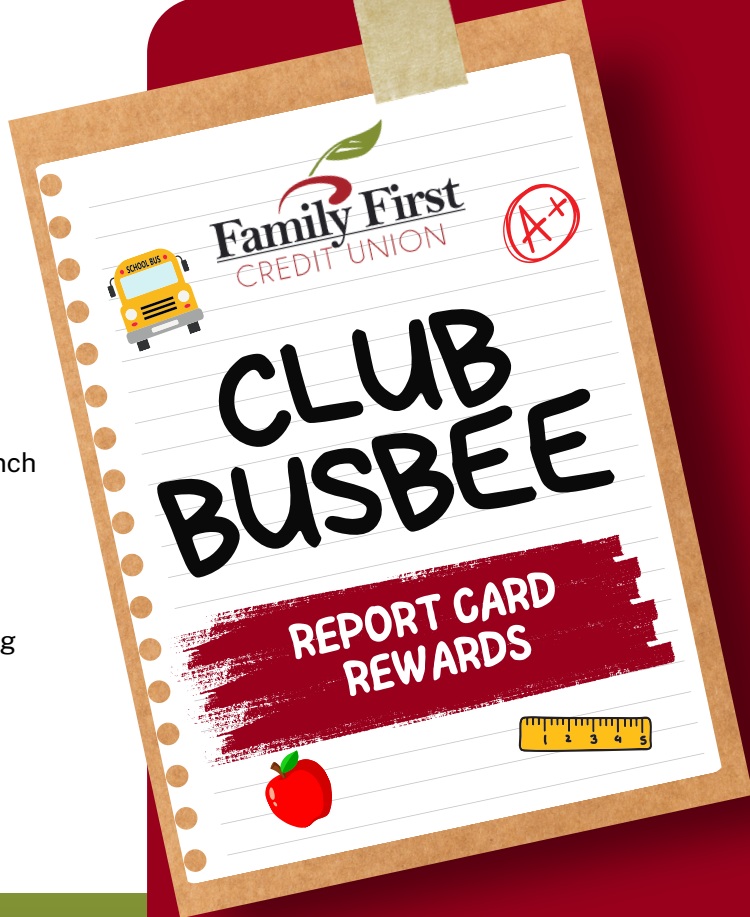
**Earn \$3 for straight A's or Earn \$2 for A's and B's**

Just bring in your child's report card to any FFCU branch up to four times per calendar year — and watch their savings grow!

### Ready to join?

Get ahead on your back-to-school checklist by signing up today. To enroll, visit your local branch with your child's **Social Security card**.

Please note: The student's parent or guardian must be an active member of Family First Credit Union.



WE OFFER A FULL SUITE OF  
**MORTGAGE LOAN PROGRAMS**  
TO FIT YOUR UNIQUE NEEDS!

### Let us help you find the right mortgage for your perfect home!

We partner with **Member First Mortgage, LLC (MFM)** to bring you a wide range of great mortgage programs, competitive rates and excellent service! Through our partnership with MFM, a Credit Union owned mortgage lender, we can offer a variety of home loan options to fit the unique financial needs and goals of our members.



Scan the code to learn more and apply



Scan to explore our new **Homebuying Guide!**



Family First Credit Union  
NMLS ID# 464070

Member First Mortgage, LLC  
NMLS ID# 149532

616 44th Street SE, Grand Rapids, MI 49548 | 866.898.1818



## WILL WE SEE YOU AT ALIVE IN ROSWELL?

Family First Credit Union is *Alive* in Roswell - all season long! Join us for the monthly fun-filled event on Canton St. in Roswell!

You can find our booth in the **Antique Lot** — **right across from the main stage**. It's the perfect spot to listen to live music, play corn hole, and grab some fun swag.

Don't miss our monthly **GIVEAWAYS!** In May, we gave away a pair of Beats headphones — come see what exciting prize we're offering next!

### 2025 ALIVE IN ROSWELL DATES:

July 17 | Aug 21 | Sept 18 | Oct 16





## MAXIMIZE THE VALUE IN YOUR HOME WITH A HOME EQUITY LINE OF CREDIT

A Home Equity Loan is a great choice for home improvements, college tuition, or to **consolidate unsecured debt**. We are proud to offer this loan for members who want to make the most of their home investment by taking the tax advantages associated with this type of loan.

This affordable loan is at a low variable rate. Once the loan is made, the member has a line of credit up to the amount set at closing. If you need to make a draw from your line of credit, just call the Credit Union and request a check to be mailed to you, deposited into your savings or checking, or picked up at the Credit Union. Direct transfers from your home equity line of credit to your checking account are also available in the home banking and mobile platforms.

Members who have at least three years of service with their employer may apply for up to 90% of the appraised or tax assessment value of their primary residence less the amount owed on a first mortgage. The minimum amount is \$10,000.00. All normal closing costs are paid by the Credit Union. Members must maintain principal balance of at least \$10,000 for 90 days during the first year.

So start taking advantage of the tax break and contact a loan officer at the Credit Union for more details. Visit our website for more information and to obtain an application. [https://ffcuga.org/pdf/fcu\\_application.pdf](https://ffcuga.org/pdf/fcu_application.pdf)

Family First Credit Union | NMLS ID# 464070

## CASHLESS BRANCH NOW OPEN!

At Fulton County Schools  
Administrative Building

We're excited to announce the opening of the Family First Credit Union remote branch at the Fulton County Schools Administrative Building. Our team will be onsite assisting new and existing members each week!

### VISIT THE CASHLESS BRANCH!

Fulton County School Admin Building  
6201 Powers Ferry Rd NW, Room 173  
Atlanta, GA 30339

**Hours:** Tuesday and Thursday 10am-3pm

## Happy Retirement, Colleen!



In April, we celebrated the retirement of Colleen Fowler, the Hapeville Branch Manager. We are all wishing her a happy and fruitful retirement!

### High interest car loan?

## SWAP 'N' DROP<sup>®</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.



## 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

July 4 & 5 for Independence Day  
Aug 30 & Sept 1 for Labor Day Weekend



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