



## INSIDE THIS ISSUE:

Learn about the state of our credit union, our “We Care” loan, our checking account benefits, and our 2023 Annual Meeting.





# PRESIDENT'S MESSAGE

Happy Fall season to you! 2022 is going by so fast! It has been a great year for Family First Credit Union, but we have still been faced with the Covid-19 challenges. In September, we had five employees test positive in one week. Thankfully, they are all doing fine and back to work. Please stay safe and remember to always take precautions to prevent the spread.

I wanted to highlight some of our achievements for 2022:

- Assets have grown by \$5,169,156 and total \$140,703,002.
- Deposits have grown by \$4,314,619 and total \$124,485,274.
- Loans have grown by \$7,865,871 and total \$79,503,647 which is 16.5% growth annualized.
- Our net worth remains very strong at 11.70% which is well above the 7% minimum that is required by our regulators. Your money is safe with us!!

I would like to personally invite you to attend our annual meeting, which is scheduled for January 18, 2023 at 4:00 pm. We hope to have the meeting in person this year. Please come support your credit union to review our 2022 financials and our plans for growth in the future. We will have our special drawings for gift cards and cash!

If you are a member that has over \$10,000.00 in unsecured and credit card debt and you own a home, I want to encourage you to obtain a Home Equity Line of Credit loan with Family First Credit Union. Our interest rate is based at Prime and is a variable rate. As of September 30, 2022, the Prime rate is 6.25% Annual Percentage Rate. Also, we pay all normal closing costs. Most credit cards have very high interest rates that can be over 25% Annual Percentage Rate. As you can see, you would save money on interest by consolidating your unsecured and credit card debt. Let Family First Credit Union show you how to use your home as a financial asset or tool for a better way on managing your total debt load and saving on interest! To apply, visit: <https://ffcuga.org/heloc.php>

Thank you for your membership! Together, we can achieve your financial goals. Have a safe and healthy Fall!

Stephen Smith  
President and CEO

## "We Care" Loan

Payable in twelve monthly payments. Approvals based on creditworthiness. The Annual Percentage Rate for this loan is 8.9%.

Example: A \$1,200.00 loan at 8.9% APR for (12) months would have a payment of roughly \$108/month. Promotion will run from November 1, 2022 through December 31, 2022.



# 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

### NORMAL BRANCH HOURS

Mon.-Fri. 9am-5pm  
Saturday 9am-12pm

### HOLIDAY CLOSINGS

Columbus day: October 10  
Thanksgiving: November 24, 25, & 26  
Christmas: December 23, 24, & 26  
New Years: December 31 & January 2  
(Branches will reopen Tuesday, January 3, 2023)

## RATES

### FFCU FIGURES Figures as of August 31, 2022

ASSETS: \$140,703,002 LOANS: \$79,503,647  
DEPOSITS: \$124,485,274 MEMBERS: 12,372

### LAST DECLARED DIVIDENDS & ANNUAL PERCENTAGE YIELDS

QUARTER BEGINNING OCTOBER 1, 2022

SHARE ACCOUNT	RATE	APY
\$5,000.01+	0.15%	0.15%
\$250.01-\$5,000.00	0.10%	0.10%
\$49.99-\$250.00	0.05%	0.05%

### MINOR ACCOUNT

(Under 18 years old)

\$5.00-\$250.00	0.15%	0.15%
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### CLUB ACCOUNT

	0.15%	0.15%
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### MONEY MARKET ACCOUNT

	RATE	APY
\$2,500-\$9,999.99	0.25%	0.25%
\$10,000-\$24,999.99	0.30%	0.30%
\$25,000-\$49,999.99	0.40%	0.40%
\$50,000-\$99,999.99	0.45%	0.45%
\$100,000 and Over	0.50%	0.50%

### SHARE DRAFT ACCOUNT

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

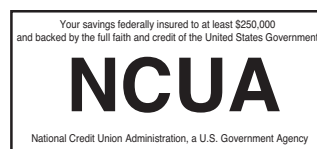
TERM	RATE*	APY
6 month	0.55%	0.55%
12 month	0.75%	0.75%
12 mo. > \$50,000	0.80%	0.80%
2 year	0.90%	0.91%
2 year > \$50,000	1.00%	1.01%

### IRA SHARE ACCOUNT

Over \$100,000	0.30%	0.30%
Up to \$100,000	0.25%	0.25%

### IRA CERTIFICATE OF DEPOSIT

Same as the certificates of deposit above.



# Family First Checking Account Options

Family First Credit Union offers three unique checking accounts, all designed to fit our members' needs! Each account offers FREE online banking, FREE Online Bill Pay and FREE overdraft protection from your share savings account. And for those members on-the-go, we offer FREE Mobile Banking and FREE Mobile Check Deposit, as well as unlimited ATM transactions and POS transactions! We now also have the ability to print your debit card in the branch, so no more waiting 7-14 business days!

## Prestige Checking

- FREE checking for members with a beacon credit score of 640 and above
- Members age 55 and over OR 18-23 years of age automatically qualify for Prestige
- Dividends paid on average balance of \$500 and above for the month. Dividends earned are posted monthly. See the rates section for our current Share Draft Account rate.
- FREE ATM/VISA Debit Card. The ATM/Debit card can be used anywhere that accepts VISA. (There is no charge by the Credit Union for using your ATM/Debit card)
- First box of checks FREE
- FREE Online Bill Pay
- FREE overdraft protection from share account
- FREE Mobile Banking and Mobile Check Deposit

## Advantage Checking

- Members with a beacon score of 580 - 639
- \$7.00 month service fee\* (Service fee waived if the account balance stays above \$300 for the entire month)
- Dividends paid on average balance of \$500 and above for the month. Dividends earned are posted monthly. (See the rates section for our current Share Draft Account rate)
- FREE ATM/VISA Debit Card. The ATM/Debit card can be used anywhere that accepts VISA. (There is no charge by the Credit Union for using your ATM/Debit card)
- FREE Online Bill Pay
- FREE overdraft protection from share account
- FREE Mobile Banking and Mobile Check Deposit

## E-Checking

- Members with a beacon score below 579
- \$12.00 per month service fee
- Direct Deposit required (some exceptions apply)
- No checks issued
- FREE ATM/VISA Debit Card. The ATM/Debit card can be used anywhere that accepts VISA.
- FREE Online Bill Pay
- FREE overdraft protection from share account
- FREE Mobile Banking and Mobile Check Deposit



Download the convenient app from your app store to discover how many surcharge free ATM's are within your reach!



## Family First VISA® Credit Card

Eliminate those high interest credit card bills with a VISA® Platinum Credit Card with rates as low as 8.9% APR\*. NEW cardholders receive the 5.99% promo for the first 6 months after transfer. Let FFCU help relieve that headache and transfer your balances now! Along with balance transfers, you can enjoy the spending power of an FFCU VISA® Platinum Credit Card and all the benefits of a FREE Reward Points Program. Visit the website at <https://ffcuga.org/vi-sa-platinum.php> for more information and to apply today.

ScoreCard Rewards...Did you know???

- Discounts on fuel, travel, retail and dining gift cards, event tickets, plus more!

*\*APR = Annual Percentage Rate. Your APR is based on creditworthiness.*





# 2023 Annual Meeting

January 18, 2023 • 4:00pm • Asa G. Hilliard Elementary School  
3353 Mt. Olive Road, East Point, GA 30344

## SAVE THE DATE



\*Location subject to change. Check January's Newsletter for updated information.

All members are welcome! Join us for raffle and cash prizes!

### 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 four members of the Board of Directors expire in 2023. The Board of Directors has nominated incumbents Carylon E. Brown, Larry Brown, Louis Kennedy and Brenda Bridges-Ward to continue in their positions for an additional term of 3 years.

### About the candidates:

**1. Carylon E. Brown** – Carylon is a retired Teacher/Assistant Principal who has served on the Board for over 30 years. She has served on the Audit Committee, as Chairperson of Publicity and Loan Policies Committees, and as Vice Chairperson of the Board of Directors.

**2. Larry Brown** – Larry is retired from the Maintenance Department of the Fulton County Board of Education. He has been on the Board for over 32 years and has served 5 of those years as Chairperson of the Board. Larry has also been on several committees including the Member Service and Supervisory Committee.

**3. Louis Kennedy** – Louis retired from his position as Branch Manager at Family First Credit Union in 2015. During his 7 years with Family First, his passion and love for the Credit Union served to help many people and further grow the culture of Family First. He has served on the Board for 4 years and currently serves as Secretary to the Board. Before retiring from Family First, Louis retired from Panasonic after 20 years of service, reaching the position of Senior Sales Representative, Consumer Electronics.

**4. Brenda Bridges-Ward** - Brenda retired from Fulton County Schools with more than 35 years of service. During her time, she served as the Executive Director of Instruction, Teacher, and Assistant Principal. She filled the term of Frances McKibben. She became a Board Associate in 2018 and has served on the Audit Committee and Information Technology Committee. She is passionate about making our credit union the best while preserving our culture of family as we grow.

### 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 the Family First Credit Union, 3604 Atlanta Avenue, Hapeville, GA, 30354, on or before November 15, 2022. The nominating committee will review all applicants and close nominations November 30, 2022. If there are more nominations than there are vacancies, our website ([www.ffcuga.org](http://www.ffcuga.org)) will announce each member running for the Board of Directors with a brief description of their qualifications on December 1, 2022. 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.



Stephen Smith went to Washington, D.C. for a Hike the Hill event to speak to Congress about supporting credit union issues. In the picture is the Georgia delegation with Representative Nikema Williams.



Welcome to the FFCU Family Torie Adams. This is her at her first tabling!



Our employees attending a Greater Atlanta Credit Union Chapter meeting to benefit Children's Healthcare of Atlanta.