



SPRING TIME LOAN SPECIAL



Time for a new car? Wanting to get ready for the water season with a boat or jet ski? We are offering up to 0.75% off our great rates on all NEW secured loans*!

Let us help you get the best value for your loan dollars!

- Get 0.25% off by having a Family Financial Credit Union VISA Credit Card!
- Get 0.25% off by refinancing with Family Financial Credit Union **!
- Get 0.25% off by signing up for eStatements!

*Maximum of 0.75% off our current Annual Percentage Rates. Applies to secured loans only (auto, cycle, boat, RV & ATV), minimum \$5,000. Excludes VISA and Real Estate.

** Refinance must be transferred from another financial institution and at least \$5,000 (secured or unsecured). Excludes VISA and Real Estate.

Rates and terms subject to change without notice. Rates will be based on your credit history and term of your loan. Your rate may be higher. Offer valid on loan applications received and disbursed between 4/1/2017 and 5/31/2017. Loan must close at FFCU.

Give A
Hoot
About
Saving!

National Credit Union Youth Month



This year's theme, "Give A Hoot About Saving", encourages youth to use resources available at FFCU to help them with financial responsibility. Young people face a bewildering financial landscape in their future; one where technology has made spending as easy as breathing. That's why we believe it's important to ensure our youth possess strong money management skills.

Give A Hoot About Saving Photo Contest - We're calling all FFCU Youth Members who are 17 years old or younger! We want to see a photo of you, holding a piece of paper with your savings goal(s). Please submit these photos and goal(s) to marketing@ff-cu.org*. Four random winners will be chosen at the end of April.

Future Savings - When youth members (ages 17 and under) make a deposit of \$1.00 or more into their account, they will be entered into the drawing to win 1 of 3 \$25.00 VISA gift cards!

Deposits = FREE STUFF! - While supplies last, Earnie members will receive a FREE goodie bag with any deposit made into their account during National Youth Month.

Every Penny Counts - Youth members 3-17 may make one guess each time they visit a branch. The child who guesses the closest amount of money in the jar wins the money!

*Youth must be the primary savings account member to enter. **Parent must sign a release form to have child's picture placed on social media.** Each entry has a chance to win \$25.00 deposited into their savings account. Four random winners will be chosen at the end of April. Submit your youth photo beginning April 1st - April 30th to marketing@ff-cu.org.

HOME

Equity Loans

4.00%

APR*

Now is the time to get the money you need to make those home repairs or improvements. Build a new deck, add a swimming pool or even remodel your kitchen. It's possible with a home equity loan from Family Financial Credit Union!

5 Year Home Equity Loan

(10 and 15 year terms also available at low, low rates!)

*APR=Annual Percentage Rate. Rates effective 4/1/2017. Rates are subject to change without notice. A 5 year fixed rate loan of \$15,000, with an APR of 4.25% and an LTV of 80%, you would make 60 monthly payments of \$277.99. Rates will be based on your credit history and term of your loan. Your rate may be higher.

ESTATE PLANNING 101

Understanding Estate Planning And Living Trusts

Do you have questions about estate planning? Have you wondered whether a trust is right for you? Join attorney Kevin Huss for a free presentation on estate planning to learn more about these topics! Seating is limited, so call to reserve your space today!

Date: May 15th, 2017 **Time:** 6:00 pm - 7:00 pm

Location: Family Financial Credit Union
(3575 Henry Street - Muskegon)

RSVP: Heather Halter, FFCU Marketing Director - 231.733.4600

2017 ANNUAL CHARITY GOLF OUTING

Benefiting:
AgeWell Services

On June 24th, we will be holding our 15th annual charity golf outing at Colonial Golf Course to benefit AgeWell Services. Members may sign up early in April for a discounted price of \$55.00 per golfer. After April, the original price of \$65.00 per golfer will take effect.

2017 ANNUAL MEETING Results

Thank you to all members who attended the Annual Meeting on Saturday, March 4th, 2017. Re-elected to serve 3 year terms on the Board of Directors were David Stamy, Linda Shepich, and Starr Evans. If you didn't make it to this year's Annual Meeting, we hope to see you next year.



Coming Soon

REMOTE DEPOSIT CAPTURE!

With FFCU's Remote Deposit Capture, you no longer need to stop by our branches to deposit checks! No matter where you are you can make your deposit with your smartphone. It's fast, secure and FREE! In conjunction with the Remote Deposit Capture, we also updated the look of our mobile banking App. The Mobile Banking App makes it easier than ever to manage your finances. Access your accounts anytime and anywhere using your smartphone or tablet. *Subject to qualifications.

AgeWell meals
motion
morale
SERVICES

Each year FFCU chooses one local charity to support throughout the year. This year the staff has chosen AgeWell Services. AgeWell Services provides programs in Muskegon, Ottawa and Oceana Counties. The agency began in 1973 and has expanded from nutrition programs to offering a complete array of wellness opportunities for older adults. Please look for in-branch events or information on FFCU's webpage to help us support this cause.

FAMILY FINANCIAL

CREDIT UNION MUSKEGON BRANCH

3575 Henry Street
Muskegon, MI 49441
231.733.4600 | 800.332.0779
231.733.1631 fax

Lobby Hours

Mon, Wed, Thurs, Fri 9:00am-5:00pm
Tues 10:00am-5:00pm

Drive-Thru Hours

Mon-Fri 7:30am-5:30pm
Sat 9:00am-12:00pm

Call Center Hours

Mon-Fri 8:00am-6:00pm

NORTH MUSKEGON BRANCH

1798 Holton Road
Muskegon, MI 49445
231.733.4600 | 231.744.4851 fax

Lobby Hours

Mon, Wed, Thurs, Fri 9:00am-5:00pm
Tues 10:00am-5:00pm

Drive-Thru Hours

Mon-Wed 7:00am-5:30pm
Thurs-Fri 7:00am-7:00pm
Sat 9:00am-1:00pm

HART BRANCH

4075 W. Polk Road
Hart, MI 49420
231.873.5998 | 231.873.8004 fax

Lobby Hours

Mon, Wed, Thurs, Fri 9:00am-5:00pm
Tues 10:00am-5:00pm

Drive-Thru Hours

Mon-Fri 8:30am-5:30pm
Sat 9:00am-12:00pm

AUDIO TELLER

888.879.0321

WWW.FF-CU.ORG

New Card Replacement fee:

FFCU's debit/visa card replacement fee will increase to \$5.00 beginning May 1, 2017.

Holiday Closings

Please note the Credit Union will be closed on the following days:

Memorial Day

Monday, May 29th, 2017

Independence Day

Tuesday, July 4th, 2017

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