



# New look!

OUR HISTORY



**FAMILY FINANCIAL  
CREDIT UNION**

OUR FUTURE  
**FFCU**  
**FAMILY FINANCIAL**  
Credit Union

We at FFCU have expanded our membership, to 3 additional counties. FFCU now proudly serves people who live, work, worship or are educated in Muskegon, Mason, Oceana, Ottawa, Newaygo, Kent, Allegan, or Montcalm counties.

APRIL 2019  
**Common Interest**

## Discover Your HomeStyle

New appliances, fresh paint, kitchen makeover, new floors, roof repairs, you name it – whatever you've got on your mind, a Home Equity Loan or Home Equity Line of Credit from Family Financial Credit Union can help you get the job done.

### FIXED HOME EQUITY

as low as

**4.50% APR\***

### LINE OF CREDIT

as low as

**4.00% APR\***

Use the funds from your Home Equity Loan or Line of Credit for just about anything, including home improvement projects, debt consolidation, family vacations, college tuition, and more. Call FFCU at 231-733-4600 or stop by the Credit Union for details and application information.

\*APR = Annual Percentage Rate. Rates effective 4/1/2019. Rates are subject to change without notice. A 5-year Home Equity fixed rate loan of \$15,000 with an APR of 4.50% and an LTV of 90%, you would make 60 monthly payments of \$279.71. Rates will be based on your credit history and term of your loan. Your rate may be higher.

## The Future is Yours

NATIONAL CREDIT UNION  
YOUTH MONTH™  
April 1-30, 2019

**Open a new youth account during the month of April and FFCU will deposit the first \$5.**

### Enter For a Chance to Win

Make a deposit and take a picture with our FFCU Frame during Credit Union Youth Month and you will receive an entry for a Summer Prize Pack. One winner per branch.

Participate in our Coloring Contest and have the opportunity to win a \$25 VISA Gift Card. Download the coloring sheet at [www.ff-cu.org](http://www.ff-cu.org) or pick one up at any FFCU branch.

While supplies last. Earnie members will receive a free goodie bag with any deposit made into their account during the month of April.



## Time for a new car, boat, camper?

For a limited time FFCU is offering  
**no payment for 90 Days!**

Wait there's more! We are also offering up to **.50% off** our great rates on all secured loans\*!

\*Get 0.25% off by having a FFCU Visa Credit Card. Get 0.25% off by having a FFCU Kasasa Checking Account. Maximum of 0.50% off our current Annual Percentage Rates. Applies to secured loans only (auto, cycle, boat, RV & ATV), minimum \$5,000.00. Excludes Visa and Real Estate Loans. New money only or refinanced from another financial institution. Rates and terms subject to change without notice. Rates will be based on your credit history and term of loan. Your rate may be higher. Offer valid on loan applications received and disbursed between 4/1/2019 and 5/31/2019. Loan must close at FFCU.

# 76<sup>th</sup> Annual Meeting RESULTS

Thank you to the 72 members who attended the 76th Annual Meeting on Saturday, March 2nd, 2019. Re-elected to serve a 3-year term for the Board of Directors, are Jim Porter and Denise Winebarger. Our board members are volunteer based and we appreciate their time and commitment to FFCU!



## 2019 ANNUAL CHARITY GOLF OUTING

BENEFITING MUSKEGON  
RESCUE MISSION

**June 29th, 2019**  
Chase Hammond Golf Course

Join us for a day of fun at our 17th Annual Charity Golf Outing. All proceeds will benefit Muskegon Rescue Mission. Golf cart, lunch and snacks provided. Members can sign up in April for a discounted price of \$55.00 per golfer. The price after April increases to \$65.00 per golfer.



## Muskegon Rescue Mission

Every year FFCU chooses a local charity to support and raise funds for. This year **FFCC has partnered with Muskegon Rescue Mission**. Founded in 1907, Muskegon Rescue Mission has provided food, shelter, clothing and spiritual direction to those in need. To help support Muskegon Rescue Mission follow us on social media for upcoming events or go to [www.muskegonmission.org](http://www.muskegonmission.org) for information on donations or volunteer opportunities.

### Holiday Closings

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

**Memorial Day**  
MONDAY, MAY 27

**Independence Day**  
THURSDAY, JULY 4

### Traveling?

FFCU is connected with CO-OP, with nearly 30,000 surcharge-free ATMs and 5,000 shared branch locations. CO-OP has you covered coast to coast. View locations on our FFCU Mobile Banking App or [www.ff-cu.org](http://www.ff-cu.org) to find a CO-OP Shared Branch or ATM location near you.



# FFCU

**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](http://WWW.FF-CU.ORG)

Follow us on:



Federally insured by NCUA.

