



START THE YEAR *smarter*

No matter what the past year has thrown your way, Family Financial Credit Union can help you get your finances back on track. By transferring your high-rate credit card and loan balances to our low-rate VISA credit card, you can start paying your debts down faster and saving money every month on interest charges.



SAVE WITH A BALANCE TRANSFER TO THE **FFCU VISA® PLATINUM OR VISA® PLATINUM PREFERRED!**

No annual fee | Low interest rate | Credit limits up to \$20,000 | And more

Visit www.ff-cu.org to learn more about transferring your credit card balance to a low-rate FFCU VISA, or give us a call at **800.332.0779** to speak with a member service representative today.

CALLING ALL HIGH SCHOOL SENIORS!

FFCU understands the importance of higher education and how costly it can be. Last year we awarded 5 graduating seniors a total of \$2,250 in scholarships. This year a high school senior could use a little extra help with their tuition expenses. Interested applicants can apply online at ff-cu.org/scholarship.



FFCU's 2021 Scholarship is open for submissions on February 1, 2021 and due by April 6, 2021.

Some Decisions are Easy

When it comes to financing a new or used vehicle, the right decision is always in saving money. With an auto loan from Family Financial Credit Union, you can be confident in our low, competitive rates and drive home with the best financing possible.

RATES AS LOW AS 2.49% APR*

Plus, our application process is quick, easy and convenient. Simply visit www.ff-cu.org to get started online or stop by your local branch for friendly, personal service.

*APR = Annual Percentage Rate. Quoted rate is the lowest available rate. Your rate will be based on your credit history and may be higher. Rates and terms subject to change without notice.



FFCU 78TH ANNUAL VIRTUAL MEETING SATURDAY, MARCH 6TH, 2021 • 2:00PM

We hope you will make plans to join us for the 2021 Annual Meeting, as we celebrate another year of service.

There are 2 positions up for re-election in 2021 for the FFCU Board of Directors. The 2 nominees selected by the nominating committee are: Kris Collee and Milton Bolles. If you're interested in volunteering on the FFCU credit union board, please contact Deb Dietz at 231.733.4600 no later than January 21, 2021. For more information, please visit www.ff-cu.org/board-election.

JANUARY 2021

Common Interest

Get Your Maximum Refund & Special Savings on TurboTax



Getting your biggest possible tax refund has never been easier. From simple to complex taxes, TurboTax® has you covered.

- **Taxes made easy.** Just answer questions about your year, anytime and from any device, and TurboTax fills in all the right forms for you.
- **Real experts standing by.** With TurboTax Live, get unlimited advice from tax experts as you do your taxes -- or have everything done for you, start to finish.
- **Done right, guaranteed.** TurboTax guarantees 100% accurate calculations, so you can be confident your taxes are done right.

Family Financial Credit Union works with TurboTax to provide special savings for our valued members -- get up to \$15 off TurboTax federal products. Start today!

Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2020. Discount applies to TurboTax federal products only. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.

Tracfone for FFCU Members



Keep Your Phone, Number and Network, and Save When You Switch to No-Contract Wireless

Now you're in control with unlimited carryover data* that never expires. Choose from America's Top 4G LTE** Networks without a contract or mystery fees and live your best wireless life with NET10 Wireless.

- **TOP NETWORK:** Coverage on America's largest and most dependable networks.
- **TOP PHONES:** Whether you're an Android person or an iPhone fanatic, we have the latest phones for every budget.
- **KEEP YOUR OWN PHONE:** Love the phone you have? Keep the phone, number and network you love with our easy-to-install SIM Kits.

Choose from America's Top Nationwide Networks or keep the one you love, all without a contract. We offer a variety of wireless plans to meet your individual needs with no contracts, credit checks or mystery fees.

*Service must be active and in use within any six month period. **Actual availability, coverage and speed may vary. See Terms & Conditions at Tracfone.com

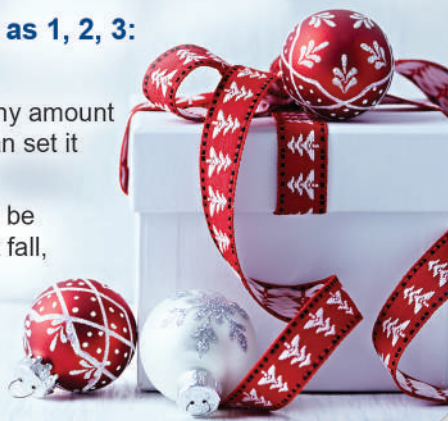
Save Your Way to a Happier Holiday! CHRISTMAS CLUB ACCOUNTS

Do you have a savings plan in motion for your 2021 holiday shopping yet? We can help you set up automatic transfers for simple, hassle-free savings for the next holiday season!

Our Christmas Club Account is as easy as 1, 2, 3:

1. You choose the amount you wish to save.
2. We can assist you and create a transfer of any amount from your FFCU Savings/Checking or you can set it up yourself on E-branch.
3. Your accumulated savings and dividends will be disbursed to your regular share account next fall, just in time for all your holiday shopping.

What are you waiting for? Contact a member service representative to get your account set up today!



FFCU

FAMILY FINANCIAL

Credit Union

DOWNTOWN HUB

844 1st Street
Muskegon MI 49440
231.733.4600 | 800.332.0779
Fax: 231.747.7586

Lobby Hours

Mon-Fri 10:00am – 6:00pm
Sat 9:00am – 1:00pm

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-Wed 7:30am-5:30pm
Thurs-Fri 7:30am-6:00pm
Sat 9:00am-1:00pm

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 7:30am-5:30pm
Thurs-Fri 7:30am-6:00pm
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

CALL CENTER HOURS

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

AUDIO TELLER 888.879.0321

WWW.FF-CU.ORG

Follow us on:

