

PUT SOME DISTANCE BETWEEN YOU AND THE OFFICE

Get ready to escape with the help of a low-rate loan from Family Financial Credit Union.

Rates as low as 2.49% APR* on Boats, RVs, Motorcycles, Trailers, Jet Skis

Apply online at www.ff-cu.org or in person at your local Family Financial Credit Union Office

*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.



APRIL 2022
Common Interest

NATIONAL CREDIT UNION YOUTH MONTH

We want to help your kids fulfill their big dreams!
Join Family Financial Credit Union during the month of April to celebrate National Credit Union Youth Month!
This year's theme is "Save Small. Dream Big™."

At Family Financial Credit Union we have the tools to help fulfill these dreams!

Dreaming big doesn't mean you need to start with big actions. The first small step is usually the hardest, but once it's taken, you can use momentum to propel you forward. With an Earnie Savings Account, young members can deposit small amounts on a regular basis and watch their savings grow "like magic." The earlier they start a savings account, the more it will grow, and the easier it will be to achieve their dreams. Learning this good financial habit at a young age will set them up on the path of successful financial well-being. During the month of April Family Financial Credit Union, will make the first \$5 initial deposit into any brand-new Earnie Savings Account! *Restrictions apply*

Any youth member that makes a deposit will receive a Fun With Money Activity Book while supplies last.

Make a Deposit: When a youth member (ages 17 & under) makes a deposit of \$1.00 or more into their account, they will be entered to win 1 of 4 \$25 Family Financial Credit Union Visa® gift cards.

Save Small. Dream Big Coloring Contest: Family Financial Credit Union invites youth members to participate in our coloring contest for a chance to win 1 of 4 "Save Small. Dream Big." gift box.

For more information please visit: FF-CU.ORG/NATIONALCREDITUNIONYOUTHMONTH



Home EVERYTHING Loans

Get a jump on your biggest plans for spring with the help of a Home Equity Loan from Family Financial Credit Union. Low rates, convenient repayment terms, and no closing costs make our Home Equity Loan a simple, affordable, and practical way to turn your home's equity into cash for just about anything you can dream.

- Home Improvements
- College Tuition
- Vacation and more!

You work hard paycheck to paycheck, now let your home do a little work for you. Stop by the Credit Union or visit www.ff-cu.org to learn more about our Home Equity Loans today.





2022 FAMILY FINANCIAL CREDIT UNION ANNUAL CHARITY GOLF OUTING

Benefiting: Boys & Girls Club of the Muskegon Lakeshore & Stony Lake Therapeutic Riding Center
Saturday, September 24th, 2022
Oceana Golf Club – Shelby, MI



Come spend the day with us on September 24th for our 19th Annual Charity Golf Outing. Benefiting: Boys & Girls Club of the Muskegon Lakeshore and Stony Lake Therapeutic Riding Center. Members can sign up by June 30th for a discounted price of \$70.00 per golfer. The price will increase to \$80.00 starting July 1st. **Price includes:** golf cart, snacks, and lunch. Our golf outing is our largest fundraiser of the year. With the support from our staff and community, we are able to help a charity each year. If you wish to register or make a donation please visit: FF-CU.ORG/ANNUALCHARITYGOLFOUTING.



Banking on the Go

Have you taken advantage of the new updated features on our Family Financial Credit Union mobile banking app? With new features, you are able to add a transaction note, gain quick access to eStatements, view check images, and apply for loans/services.

If you haven't discovered the conveniences of our mobile banking app, it's available for download in Google Play and the Apple App store.

CRUSH YOUR DEBT

Let's face it, credit card companies, in general, are out to make money. When you settle for their high interest rates and form the habit of making minimum monthly payments, you fall victim to their ways.

So, what makes the Family Financial Credit Union credit card different from the others? First of all, Family Financial Credit Union is not for profit. We literally exist to save our members money, not take their money. When you make the decision to transfer your high-rate credit card balance(s) to our low-rate VISA credit card, you can start taking advantage of saving with a lower rate right away.

Taking the first step toward crushing your credit card debt starts with a balance transfer to the Family Financial VISA credit card. Learn more about this simple process by visiting www.FF-CU.org or by speaking with a member service representative today.



79th Annual Meeting Results

Family Financial Credit Union held its 79th Annual meeting virtually on March 23, 2022. This year, we had two members up for re-election. We are pleased to announce Denise Winebarger & James Porter will serve another 3-year term on our Board of Directors.

Annual Charity of the Year



The Boys & Girls Club of Muskegon Lakeshore & Stony Lake Therapeutic Riding Center

- 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:

