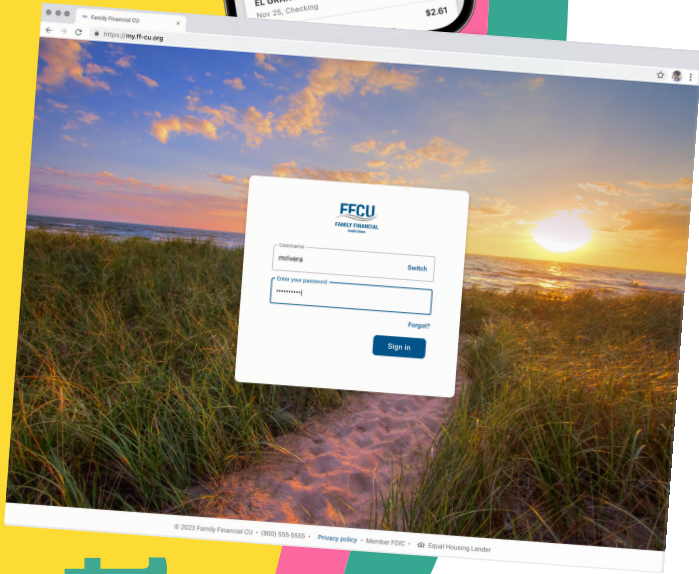
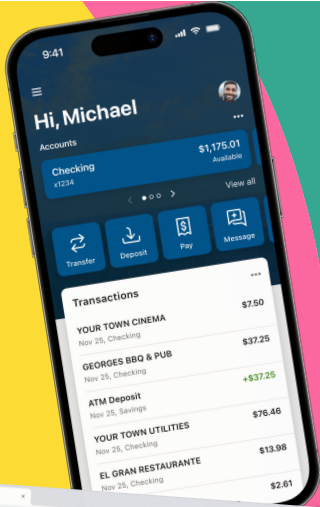


Common Interest

Apr - Jun 2024



A NEW DIGITAL BANKING EXPERIENCE

Exciting news is on the horizon for FFCU members as a **new mobile app and web banking platform** are set to launch in May. This eagerly anticipated upgrade promises to revolutionize the digital banking experience, offering an omni-channel approach that seamlessly integrates **convenience, functionality, and security**.

With the upcoming launch of the new app, FFCU members can anticipate a **user-friendly interface and intuitive navigation** that simplifies banking tasks and enhances overall convenience, empowering users with robust capabilities designed to streamline their financial interactions and ensure a secure and reliable banking experience.

FFCU encourages members to stay informed by monitoring **updates on their website and Facebook page**. For those seeking assistance with downloading the new app, **friendly support is readily available at any FFCU branch**.

With the impending arrival of this innovative digital platform, please reach out to FFCU in person, via phone, or login to online banking at ff-cu.org to confirm we have your correct phone number and email on file, as the new app uses these pieces of information to confirm your identity.



GET OUT TO ENJOY FUN IN THE SUN THIS SUMMER!

Embark on your next summer escapade with ease as FFCU paves the way for your recreational pursuits. From sleek boats to rugged trailers, FFCU's loan options cater to diverse preferences and lifestyles. With hassle-free application processes and personalized assistance, securing your vessel for summer fun has never been simpler. We even offer **terms up to 180 months***! Elevate your leisure time and create lasting memories with FFCU's financing solutions designed to fuel your summer adventures.

*Term limits subject to approval

Scholarship Deadline Extended!

We have extended the deadline to apply for our Graduating Seniors Scholarship awards. **The new deadline to apply is April 30th, 2024.**

FFCU is offering four (4) scholarship awards, each in the amount of \$500. The FFCU scholarship program was established to help graduating seniors offset college expenses.

Applications are available on our website at ff-cu.org/scholarship. The **new deadline to apply is April 30th, 2024.**



21ST ANNUAL CHARITY GOLF OUTING

Benefiting: The Penguin Project of Muskegon Civic Theatre & Mason County Life Recovery
Saturday, June 22, 2024
Colonial Golf Course, Hart, MI

Come spend the day with us on June 22nd for our 21st Annual Charity Golf Outing. Members can sign up by May 19th for a discounted price per golfer. The price will increase starting May 20th.

Price includes: round of golf, golf cart, snacks, lunch, and silent auction!

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.

our 2024 annual charities!

FFCU has chosen two charities for 2024! They are **The Penguin Project of Muskegon Civic Theatre** and **Mason County Life Recovery!**

The Penguin Project of Muskegon Civic Theatre is open to anyone ages 12 to 24 with developmental disabilities and utilizes a "peer mentor" system to offer experiences the artists may not get otherwise, allowing them to be center stage and the stars of the show!

Mason County Life Recovery provides recovery meetings, life coaching, and much more to folks struggling with addiction.

CRUSH YOUR DEBT

If you've had it with those endless piles of high-rate credit card bills, it's time to take the steps to break up with debt once and for all. Getting rid of high-rate debt takes hard work and willpower, but with some determination on your part and some help from Family Financial Credit Union, you can crush that debt for good.

#1 Transfer Your Balance

Let's face it, credit card companies are out to make money and the main way they do that is when consumers settle for their high interest rates and stick to making minimum payments. FFCU wants to help you get out of that budget-draining rut with a balance transfer to our low-rate VISA® credit card. By transferring your credit card balance(s) to a lower rate, you can start saving money on interest paid every month and free up more cash to apply to your overall debt.

#2 Maximize Your Monthly Payments

Next, start maximizing your payments by paying more than your minimum monthly amount. If your budget doesn't have much room for this extra payment, consider trimming spending in another area to free up cash for extra debt payments. Consider one less coffee each week, eating one extra meal at home, saving leftovers to pack for lunch, or skipping that extra clothing purchase.

To learn more about a balance transfer to the FFCU VISA® credit card, visit ff-cu.org or stop by the Credit Union to speak with a member service representative.

Upcoming Closings

FFCU will be closed in observance of the following holidays:
Monday, May 27th - Memorial Day
Wednesday, June 19th - Juneteenth

81st Annual Meeting Results

FFCU held its 81st Annual meeting on March 13th, 2024. This year, we had two members up for re-election. We are pleased to announce Kris Collee and John Taranko will serve another three year term on our Board of Directors.



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
Fax: 231.733.1631
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 | Fax: 231.744.4851
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 | Fax: 231.873.8004
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

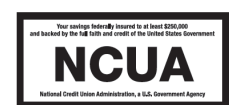
Mon - Fri 8:00am - 6:00pm

AUDIO TELLER

888.879.0321

WWW.FF-CU.ORG

Follow us on:



Federally insured by NCUA.



EQUAL HOUSING LENDER