


Summer 2025

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CU Travel

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Trust & Will

Q2 Financials

Congratulations to our FSCU Scholarship Recipients!

We are incredibly proud to announce and celebrate the outstanding achievements of our 2025 FSCU Scholarship Recipients. These exceptional students have demonstrated remarkable dedication and hard work, and we are honored to support their educational journeys. Join us in congratulating:



Jachai Delgado
Cass High School

C.V. Glassco
Memorial Scholarship



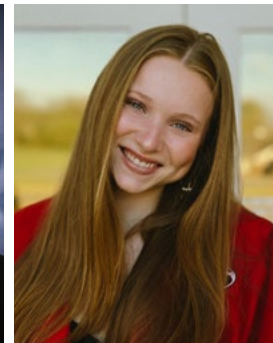
Ethan Wynn
Fort Payne High School

C.V. Glassco
Memorial Scholarship



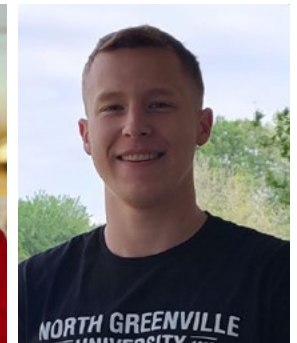
Tyler Newsome
Etowah High School

Audra Burger
Memorial Scholarship



Madeline Swancy
Sonoraville High School

C.V. Glassco
Memorial Scholarship



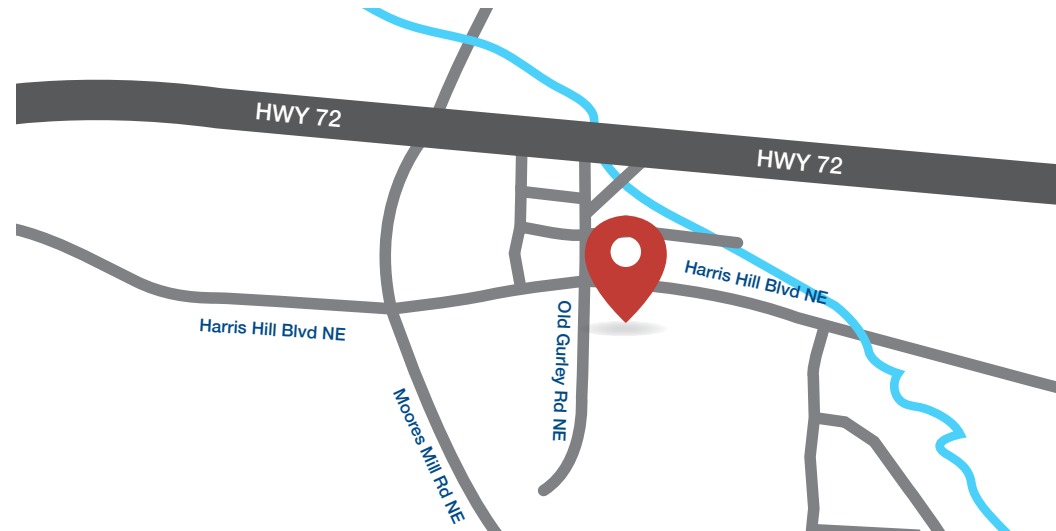
Micaiah Fordham
Abeka Academy

C.V. Glassco
Memorial Scholarship



Visit our new Trailhead branch location!

Family Savings Credit Union celebrated the official opening of its newest branch location, Trailhead, with a ribbon cutting ceremony on Tuesday, April 29, 2025, followed by a grand opening celebration on Wednesday, April 30. The new branch is located inside the Food City grocery store at 150 Old Gurley Road NE in Huntsville. This expansion marks a continued commitment by Family Savings Credit Union to provide convenient and personalized financial services across Northeast Alabama and Northwest Georgia. Situated inside a high-traffic retail location, the Trailhead branch allows members to handle their financial needs with ease while enjoying the convenience and welcoming atmosphere of the new Food City.





Enjoy more summer fun!

Skip your June OR July loan payment
for some extra summer cash!

Skip your payment today!

This offer excludes Real Estate Loans, Open-End Loans, Single Pay Loans, Workout Loans, Credit Builder Loans, Troubled Debt Restructured Loans, Commercial/Business Loans, Credit Cards, and Lines of Credit.

Everybody can use a little extra cash in the summer. At Family Savings Credit Union, **we want to make that possible by allowing you to skip your June OR July loan payments.** Whether you're going on vacation or sending the kids to camp, skipping one month's loan payments can give you extra cash to help pay for your family's warm-weather adventures.

Just complete the form and return it to your nearest branch with your \$25 fee(s) or method of payment. Remember to return the form and payment to us **BEFORE** your June OR July loan payment is due.

Introducing



Credit Union Partner's **Helping Hands Foundation**

The Credit Union Partner's Helping Hands Foundation (CUPHHF) is a partnership between Emblem Credit Union and Family Savings Credit Union. The foundation's purpose is to increase the overall impact of our credit unions by helping others in the communities we serve. The Community Foundation of Northeast Alabama will be managing the CUPHHF, accepting online applications and distributing funds from CUPHHF. Decisions for donation requests will be based on an application scoring system established by the CUPHHF. The foundation will operate with an advisory committee made up of representatives from both credit unions and will follow eligibility and funding requirements outlined below.

(continued on next page)



ELIGIBILITY REQUIREMENTS:

(All requirements must be met)

- Live in an area served by one of the two credit unions
- Are either over 60, or disabled or low income or handicapped, and
- Have an immediate need due to local disaster, emergency or have an unmet need

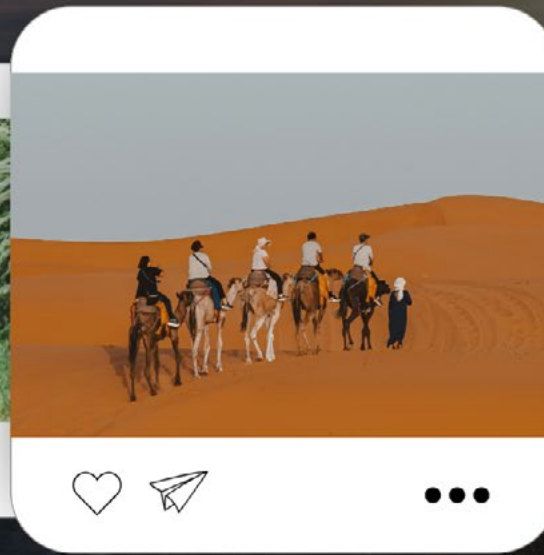
AREAS OF FUNDING INCLUDE:

- Home repair that corrects a health hazard
- Home repair that assists individuals with disabilities
- Immediate food or shelter need not met by any other agency
- Immediate health care need not met by another agency

APPLY NOW >



SHARE YOUR TRAVEL STORY & ENTER TO WIN \$1,000



#WeWantToCUTravel

Welcome to the Family

Ider and Valley Head Merit Bank branches are now Family Savings Credit Union branches. Start enjoying lower fees, better rates, and local service that treats you like family!



Ider Branch

11194 AL Highway 75
Ider, AL 35981



Valley Head Branch

85 Winston Street
Valley Head, AL 35989

Bently Bypass Welcome to the **FAMILY!**

We're excited to officially open our newest location at Bentley Bypass, inside Food City at 10210 Memorial Parkway NE, Huntsville, AL 35810.

Our ribbon cutting will take place on Tuesday, July 8, followed by a

Grand Opening celebration on Wednesday,

July 9. Expanding into North Huntsville allows us to better serve our growing membership and bring more convenient access to the financial services our members rely on. We look forward to serving you in this vibrant community!



Stay Cool and Save: Easy Ways to Cut Your AC Costs

Summer's finally here! While those sun-soaked days feel amazing, your energy bill might not. Air conditioning accounts for about [19% of a U.S. household's electricity usage](#) – that's nearly one-fifth of your bill going to cooling alone. Thankfully, there are plenty of ways to trim those costs without sacrificing comfort.

1. Get Smart with Shade & Ventilation

Keep blinds or curtains closed during peak sun hours to block heat at the source. A set of blackout curtains can shave off a few dollars from your bill. If the nights dip cooler, open windows to invite a natural breeze. And once the morning warmth rolls in, shut those windows quickly to trap the freshness inside.

2. Try Fans Before Cranking AC

Fans are AC's less expensive sidekicks. A ceiling fan rotating counterclockwise pushes cool air down, letting you raise the thermostat by a couple of degrees with little loss of comfort. If you don't have ceiling fans, desktop or box fans can still help. Just be sure to turn them off before leaving; fans cool people, not rooms!

3. Seal the Deal on Leaks

Wasted energy is money flying out cracks and poorly sealed windows or doors. Maybe you can fix it yourself with weatherstripping or caulk. Even just sealing window perimeters and door frames can cut your cooling bills by 10%-20%.

4. Wildly Efficient Maintenance

Clean or change your AC filters every one to three months. Clogged filters force your system to work harder, which drives up usage and shortens its lifespan. Also, consider a professional AC tune-up up every spring. Systems that aren't serviced can lose efficiency over time, costing you more energy.



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on your money
up to \$25,000



*APY = Annual Percentage Yield

NCUA



5. Upgrade Smart with ENERGY STAR

If your system is more than 10 years old, you might think about an upgrade. New ENERGY STAR certified AC units are about 20-30% more efficient than standard models. ENERGY STAR window units alone typically use 23% less energy and cost about \$70 per year to operate.

6. Install a Smart Thermostat

Set programmable thermostats to gently raise the temperature when you're away or asleep and cool down right before you return. According to the [U.S. Department of Energy](#), "You can save as much as 10% a year on heating and cooling by simply turning your thermostat back 7°-10°F for 8 hours a day from its normal setting."



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7. Seal and Clean Your Ducts

If you have central air, leaky or dusty ducts could be wasting the conditioned air you're paying for. A professional duct-sealing and cleaning service is well worth it – and could pay for itself in energy savings in just a year or two.

8. Consider Long-Term Investments

Installing a heat pump could slash your energy use in winter and summer – it's a longer-term project with upfront costs, however the savings over time can be significant. Likewise, adding insulation or upgrading to a high-efficiency HVAC system could reduce your overall energy usage by 20%-50%.

No single trick is a silver bullet – however when combined, these tips can significantly dial down your energy usage. And for those times when higher energy costs affect your budget or sense of security, remember: GreenPath, our trusted partner, offers [free financial counseling](#) to help you navigate your options.

Turn Wishes into Wows

With a VISA® Gift Card

A Family Savings Visa® Gift Card is a prepaid gift card that can be used anywhere Visa cards are accepted.

Visit a Family Savings teller to purchase one today!

- **VISA gift cards are convenient, stress-free gift giving.**
- **Give \$20 to \$750 per gift card.**
- **Attractive card carrier included.**



2025 Holiday Hours

4th of July
July 4

Labor Day
September 1

Columbus Day
October 13

Veterans Day
November 11

Thanksgiving
November 27-28

Christmas Eve
December 24

Christmas Day
December 25

New Years Eve
December 31

Call Center Hours
888-311-3728

Monday, Tuesday, Thursday & Friday
7:30 am – 5:00 pm CT

Wednesday
7:30 am – 3:00 pm CT

Financials As of June 30, 2025

Assets	\$1,122,886,070
Loans	\$908,818,171
Shares	\$953,319,476
Members	76,963

Branch Locations:

Albertville at Food City

7200 US Highway 431
Albertville, AL 35950

Bently Bypass at Food City

10210 Memorial Parkway NE
Huntsville, AL 35810

Fort Payne at Food City

1015 Gault Avenue South
Fort Payne, AL 35967

Gadsden - Main Office

711 East Meighan Boulevard
Gadsden, AL 35903

Ider

11194 AL Highway 75
Ider, AL 35981

Oxford

162 Industrial Drive
Oxford, AL 36203

Owens Cross Roads at Food City

7060 US Highway 431 South
Owens Cross Roads, AL 35763

Rainbow City

3003 2nd Street
Rainbow City, AL 35906

Scottsboro

24661 John T. Reid Parkway
Scottsboro, AL 35768

Trailhead at Food City

150 Gurley Road NE
Huntsville, AL 35811

Valley Head

85 Winston Street
Valley Head, AL 35989

Cartersville - East

3 Ryan Boulevard
Cartersville, GA 30121

Cartersville - West

205 Douthitt Ferry Road
Cartersville, GA 30120

Calhoun

1273 Curtis Parkway
Calhoun, GA 30701

Hiram

342 Charles Hardy Parkway
Hiram, GA 30141

Rockmart

101 Felton Drive
Rockmart, GA 30153

Rome at Walmart Supercenter

2510 Redmond Circle NW
Rome, GA 30165

New!

New!

Coming
Soon!

New!