

WELCOME TO THE

FAMILY



Federally Insured by NCUA | Equal Housing Opportunity

[FamilySavingsCU.com](http://FamilySavingsCU.com)

888-311-3728



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Use these links to easily learn about your options.

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Membership available to those that live, work, worship, attend school or regularly conduct business in the following counties in Alabama: Blount, Calhoun, Cherokee, Cleburne, Cullman, DeKalb, Etowah, Jackson, Madison, Marshall, Morgan, St. Clair, and Talladega Counties and those that live or work in the following counties in Georgia: Paulding, Polk, Bartow, Gordon, Dade, Haralson, Chattooga, Walker, Catoosa, and Floyd Counties.

Member accounts federally insured to at least \$250,000 by NCUA and backed by the full faith and credit of the United States Government. Full account disclosures upon request. Equal Housing Opportunity.



# ONLINE BANKING

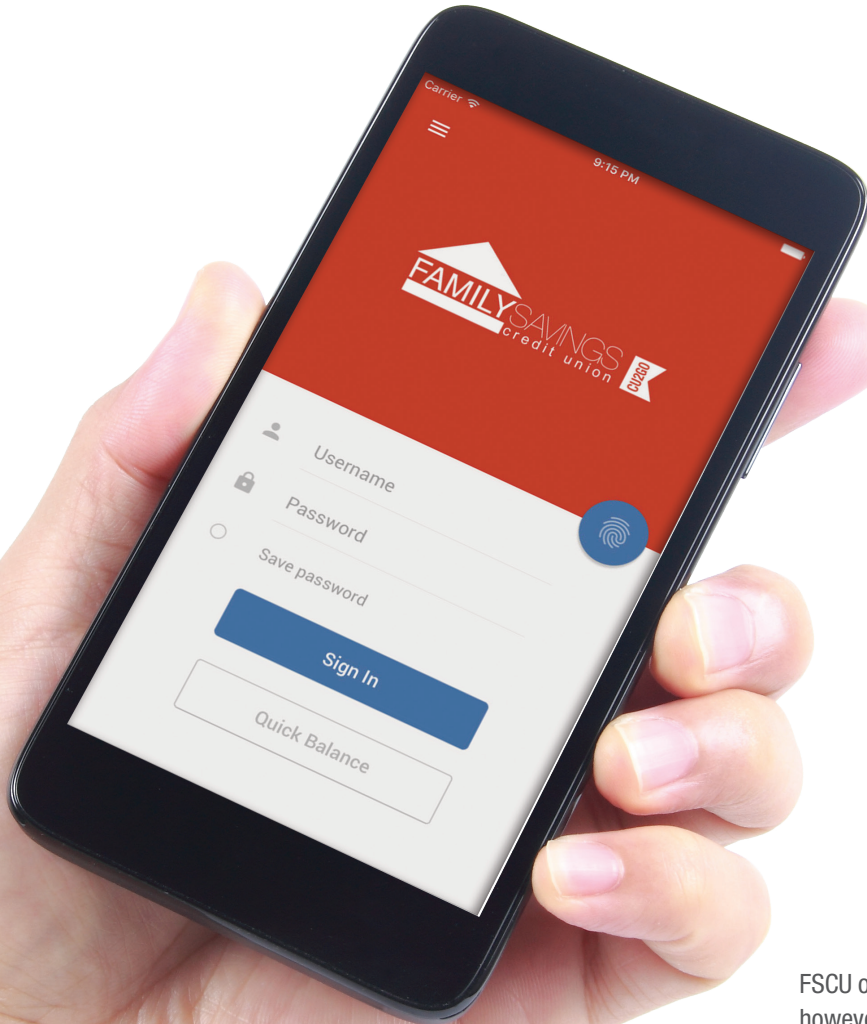
By visiting our website at [familysavingscu.com](http://familysavingscu.com), you can access online banking and take care of all your financial business in the comfort of your own home or office. Use online banking 24 hours a day, 365 days a year with access to our great services including:

- **Account information inquiry**
- **eStatement retrieval**
- **Online loan payments**
- **Online fund transfers**
- **Current transaction listing**





# MOBILE BANKING



FSCU offers mobile banking as a FREE service. A data service plan is not required to use SMS service; however, standard text messaging fees from your phone carrier will apply. All terms and conditions applicable to FSCU Online Home Banking apply to Mobile Banking services. When using online banking, web access is required and mobile service provider download and usage charges may apply. See service provider's terms and conditions. Some accounts do not qualify for Mobile Check Deposit.







# MOBILE BANKING

## Mobile Banking

With our CU2GO mobile banking, members can access accounts through their cell phone or mobile device. Any mobile device using SMS (text messaging) or a mobile browser can be activated to use this free service. Family Savings members may use CU2GO Mobile Banking to:

- **Check balances**
- **Review account history**
- **Move money between accounts**
- **Search for nearest ATM and branch locations**
- **Transfer money**
- **Receive secure alerts and messages**
- **Access BillPay**
- **FREE Mobile Check Deposit**



## HOW TO ACCESS MOBILE BANKING

**Download the app on your device.**

**Login using your online banking login and password.**

If you have not enrolled in online banking, you may click “Enroll Here” on the app sign on screen. A valid email address must be listed on your account with Family Savings. If no email address is on your account, you must enroll in online banking from [familysavingscu.com](http://familysavingscu.com).

Click “Help” to learn about mobile banking features and instructions for setting up SMS (text) mobile banking.

For mobile deposit, click the menu button or use the quick button at the bottom of the accounts screen.



# e-DOCUMENTS

## HOW TO ENROLL IN E-STATEMENTS

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### Log into Online Banking.

If you do not currently have Online Banking, visit [familysavingscu.com](http://familysavingscu.com) and click the “enroll now” link at the top of the homepage.

### Click “eDocuments”.

### Read and accept agreement.

Enter the security code and click “Accept”. By accepting the agreement, you are choosing to receive electronic statements and notices. You will NO LONGER receive paper statements or notices, except as required by law.

## ACCESSING YOUR ACCOUNT STATEMENT

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- Log into your online banking account.
- Click eDocuments to view up to 24 months of statements.
- If needed, you can save or print a statement or notice for your records.

**Note:** The pop-up blocker feature should be disabled when using the eDocuments service.





# SHARED BRANCHING

Family Savings participates in a shared-branching network of credit unions. Members have access to over 5,000 locations nationwide and over 30,000 surcharge free ATMs. Most all

- **Deposits**
- **Withdrawals**
- **Loan Payments**
- **Make transfers between accounts**
- **Purchase money orders, travelers checks and official checks**

**Find a  
Branch!**

## WHAT TO BRING WHEN YOU VISIT A SHARED BRANCH

- **Your home credit union's name**
- **Your account number**

### ONE OF THE FOLLOWING FORMS OF VALID IDENTIFICATION:

- **Government-Issued Photo ID**
- **U.S. Military ID**
- **Permanent Resident Card or Resident Alien Card**
- **Matricula Consular ID Card**

Visit the CO-OP Shared Branch's website at [co-opcreditunions.org](http://co-opcreditunions.org) or call **1-888-SITE-CO-OP (888-748-3266)** for more information and specific





# DIAL CONNECTION

Reach out and touch your Family Savings account – anytime, from anywhere – by calling our DIAL Connection Telephone Audio Response system. DIAL Connection, or our Direct Information Access Line, is simple to use and convenient!

**TOLL FREE**  
**(800) 200-3728**

**GADSDEN**  
**(256) 543-3728**

- **Transfer funds between savings and checking**
- **Find out current dividend rates**
- **Inquire about your account balances**
- **Make loan payments**
- **Request check withdrawals to be mailed to your home**
- **Find out about check clearings and deposit postings**







# CHECKING

## Rewards Checking

Earn a higher monthly interest rate on NGage Checking Account when qualifications (eStatements, 12 debit card transactions and 1 ACH electronic transaction per month) are met.

- **No minimum balance to qualify**
- **No monthly service fees**
- **Nationwide ATM fees refunded**
- **High rate of interest posted monthly**
- **No penalties**

**eDocuments are required on all reward accounts.**

If eDocuments are not elected, the NGage accounts will automatically convert to a Freedom Checking account which may have a monthly account maintenance fee.

## Freedom Checking

The account designed to save our members money.

- **No monthly fees with eDocuments activated**
- **\$25 to open account with no minimum balance**
- **Dividends paid quarterly on qualifying account balances**
- **VISA® ATM/Debit Card**
- **Free Bill Pay, Online and Mobile Banking**
- **Free checks to members 50 and up**
- **Stop payments**
- **Direct deposits**
- **Payroll deduction services**
- **Automatic drafting of pre-authorized payments**
- **Personalized checks available**





# CHECKING

## Members Choice Checking

For a small monthly fee, you will enjoy all of the benefits of our Freedom Checking, plus additional services and benefits:

**\$5 per month for members 49 and younger | \$2.50 per month for members 50 and older**

### Financial Features

- \$50 discount towards closing costs of any Family Savings Mortgage Loan
- No minimum balance requirement
- Personalized checks at no charge
- Free Notary Service
- Free 24/7 Telephone, Mobile, and Online Account Access
- Free Online Bill Pay
- VISA® ATM / Debit Card
- Unlimited Check Writing

### Security Features

- Identity Theft 911 Protection (1 per household)

- \$10,000 AD&D Insurance
- Safe Deposit Box Discounts (subject to availability)
- Credit Card Protection
- Living Family Journal

### Travel & Entertainment Features

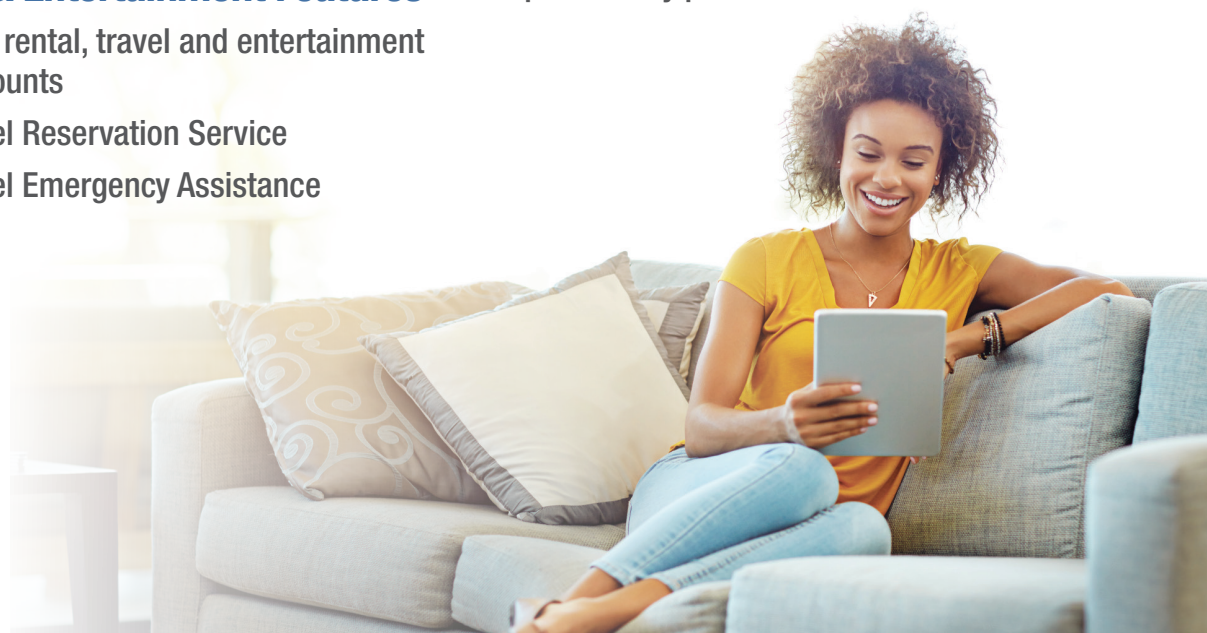
- Auto rental, travel and entertainment discounts
- Travel Reservation Service
- Travel Emergency Assistance

### Health Features

- Prescription Drug and Eyewear Discounts

### Shopping Features

- Save up to 50% on brand name products by phone or online



# ATM/DEBIT CARD



- Works like a check at any merchant that accepts VISA® debit cards
- Receive a complimentary card when you open any checking account
- Use as an ATM card with your PIN to withdraw cash





# SAVINGS ACCOUNTS

## Share and IRA Share Certificates

- \$500 minimum deposit
- Pay competitive dividend rates
- Dividends posted to your certificate or mailed to your home
- Invest for only 12 months or up to 5 years or more

## Share Savings Account

- \$5 minimum deposit
- Dividends are compounded and credited quarterly to account

## Christmas Club Account

- \$1 minimum deposit
- Convenient payroll deductions to account
- Earn quarterly dividends
- Balance deposited into your savings account in November
- Account remains open with original \$1 deposit and deductions will continue from year to year





# YOUTH ACCOUNTS

## Dollar Dog Kids Club™

- Open to children 12 years and younger
- Games & Contests through Dollar Dog Online
- Special Events and Celebrations
- Dollar Dog Adventure Coloring Pages

## Cha-Ching Club™

- Open to teens ages 13-17
- Teens learn financial concepts through blogs and videos
- Cha-Ching Teen Club access with videos & learning tools







# INVESTMENT SERVICES

- 401k Rollovers
- Investments
- Retirement Strategies
- Tax-deferred Retirement
- Mutual Funds
- Educational (College) Funding
- Annuities
- Employee Group Benefits

## IRA Accounts

- Minimum of only \$100
- Money earns quarterly dividends.
- Most members qualify for tax advantages for the amount they deposit
- Insured up to an additional \$250,000 by the NCUA.

## TALK WITH A HARBOR FINANCIAL REPRESENTATIVE TODAY:

- Ray Grigsby or Paul Yother
- 256-543-2655 or 1-888-311-3728

Securities and advisory services offered through Harbor Financial Services, LLC member **FINRA/SIPC**, and a Registered Investment Advisor. Insurance products may also be offered through Harbor Financial Services, LLC. Harbor Financial Services is not an affiliate of Family Savings Credit Union. Investment products offered are not insured by the NCUA, are not a deposit or other obligation of or guaranteed by any credit union, and are subject to risks, including the possible loss of principal amount invested.





# INSURANCE

## NCUA Insurance

- Member accounts federally insured up to \$250,000 by the National Credit Union Administration
- Member accounts are insured for an additional \$750,000 by ESI, a private insurance company.

## Credit Life Insurance

- Protect loved ones from paying credit union debts if the borrower dies.
- Low-cost monthly premiums

## Credit Disability Insurance

- Borrower reimbursed for insured loan payments at Family in the cases of long-term disability.
- Low-cost monthly premiums

## GAP Insurance

- Protect the value of your vehicle if stolen or totaled.
- Covers the “gap” between vehicle’s value and the amount you still owe.

## TruStage™ Insurance

- Auto & Home Insurance
- Accidental Death and Dismemberment Insurance
- Life Insurance

**GET MORE INFORMATION!**





# LOANS

## New and Used Auto Loans

- Terms up to 84 months
- Competitive Rates

## Recreational Vehicle Loans

- Boats, campers, motor-homes and motorcycles

## Personal Loans

- Short terms loans for household items, vacations or other expenses

## Visa Credit Cards

- Low rates and cash back rewards

## Share-Secured Loans



**GET MORE INFORMATION!**

Speak with a member of our loan team at **1-844-372-8562**.







# MORTGAGES

- Long-term Fixed Rate Conventional Loans with terms up to 30 years\*
- FHA, VA, USDA & Rural Development
- New Purchases or Refinances
- New Construction Loans
- Unimproved Property Loans (land only)
- Investment Property Loans
- Second Mortgages
- Home Equity Lines of Credit

**GET MORE INFORMATION!**

To speak with a member of our mortgage team, call 256-439-5693 or 1-888-311-3728.



# STAY CONNECTED!

FamilySavingsCU.com | 888-311-3728

