

Winter 2020

Take advantage of these free and low-cost services

Many of our members are facing difficult financial decisions. Family Savings CU is here to help!

FREE E-Services

Access your account via website at familysavingscu.com or our mobile app. You may also keep up to date by following us on social media (Facebook-@FamilySavingsCreditUnion and Twitter-@FamilySavings) or by text messaging (Text "FSCU" to 74994).

Harbor Financial's® Financial Advisors*

Ray Grigsby and Paul Yother have office hours at Family Savings CU's main office on Meighan Boulevard on Tuesdays and Thursdays 12:00-4:00 p.m. They can help with buyouts, retirement options, 401K assistance and more. Contact 256-543-2655 or 256-543-9530 for more information or to make an appointment. Walk-ins are welcome.

*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. See Harbor Financial's Privacy Policy. Investment products offered are not insured by the NCUA and are not a deposit or other obligation of or guaranteed by any credit union. * Subject to risks including the possible loss of principal amount invested.

Family Savings Account Solutions Dept. & Loan Extensions

Help with your FSCU loan questions, payment extensions and other payment options. Contact 256-543-9530 or 1-888-311-3728, Option 4.

IRA Rollovers, 401K Rollovers or Certificates of Deposit

Contact Chelsea McCrary at 256-439-5729 or 1-888-311-3728 ext 5729.

FREE Credit Reviews

To review your credit report and possibly boost your credit score, contact an FSCU Credit Expert to make an appointment by calling 256-543-9530 or making an appointment on Facebook.

FREE Financial Advice, HUD-Certified Housing Expert Help or Budget Creation

Talk with a certified financial counselor at GreenPath® Financial. These experts can help you with free Financial Advice, Free Credit Report Reviews, Housing Services by HUD Certified Experts, and Student Loan Services. They can also create a budget with you at no charge. They offer Debt Management for a small fee. Visit www.greenpathref.com or call 1-877-337-3399 (Mon-Th 7am-9pm; Fri 7am-6pm & Saturday 8am-5pm).

Join us for our Annual Meeting

Join the Family Savings staff this year at our exciting Annual Meeting filled with updates on the past year's happenings, fraud updates, door prizes, refreshments, fellowship and more at The Venue.

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Sunday, April 26, 2020



The Venue at Coosa Landing

201 George Wallace Drive
Gadsden, Alabama, 35903



Registration 1 p.m.
Meeting begins 2 p.m.



Treat Yourself to Your Maximum Refund and a Chance to Win \$25K



Love My Credit Union®
rewards

Treat yourself to a stress-free tax season! Family Savings Credit Union has teamed with TurboTax to **save you up to \$15** on TurboTax and a **chance to win \$25,000**.

TurboTax makes it easy to find the best solution for your unique tax situation. **Simple filer? Homeowner? Independent contractor, freelancer or side-gigger?** TurboTax has a product that is right for you.

You can **file with confidence** knowing that TurboTax guarantees 100% accurate calculations, running thousands of error checks as you go. And with TurboTax you'll get your **biggest possible refund fast**.

Start TurboTax today for free and be entered to win!

There's never been a better time to switch to Sprint.

Family Savings Credit Union members can get up to \$200 cash when you switch to Sprint. Plus, get \$100 annual loyalty reward and 25% off select accessories in Sprint stores.

Try Sprint's improved LTE service for 30 days worry-free. Get their 100% Total Satisfaction Guarantee and see why Sprint is the right choice to save you money.

It's easy, here's how it works:

1. Switch to Sprint.
2. Register your new line(s) at LoveMyCreditUnion.org/SprintRewards.
3. In six to eight weeks, your cash rewards will be deposited directly into your credit union account.

Visit LoveMyCreditUnion.org/Melvin to learn more.

Visit turbotax.intuit.com/lp/yoy/guarantees.jsp for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2019. 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.

TurboTax \$25,000 Sweepstakes. NO PURCHASE OR FINANCIAL DISCLOSURE NECESSARY. Open to legal residents of the 50 United States or the District of Columbia, 18 years of age or older at time of entry, who are customers of participating Financial Institutions or employees of participating businesses. Void in Puerto Rico and where prohibited by law. Sweepstakes ends 2/13/20. Subject to complete Official Rules and all applicable federal, state and local laws. For Official rules including participating Financial Institutions and businesses, odds of winning, alternate method of entry, and prize descriptions, visit the Official Rules. PRIZES: 1 Grand Prize: A check for \$25,000. Retail value, \$25,000. 12 First Prizes: A check for \$1,000. Retail value, \$1,000 each. Maximum retail value of all prizes is \$37,000. The odds of winning a prize depend upon the total number of eligible entries received by the end of the Promotion Period. SPONSOR: Intuit Inc., 7535 Torrey Santa Fe Rd, SDG-1A-04-05B, San Diego, CA 92129.

Sprint Cash Reward: Via deposit. \$100/line, max 2 lines. Req. active. On eligible plan and registration at lovemycreditunion.org/sprintrewards within 30 days of active. Loyalty Reward: Via deposit. \$100/yr./acct.



Wondering what to do with all those Holiday Bills?

Apply for a loan from Family Savings! With rates as low as 7.99% APR*, you can pay off those holiday bills and possibly lower your payment to save you money. Simply give us a call or apply online.

* APR (Annual Percentage Rate) is based on credit score. Repay example: \$1,000 for 12 months at 7.99% APR is repaid at \$86.98 per month for 12 months. No down payment is required for this closed-end, fixed rate loan. Equal opportunity lender. Account disclosures available upon request. Membership is required to have a loan with FSCU.

Share Certificates – a Great Way to Save for the Future – now insured to \$1,000,000 (one million dollars)

Share Certificates (or CDs as they are called other places) are designed for the long term. You put money in, and the longer your term, the more dividends/ interest you earn. Members like them because the rates tend to be higher than other savings accounts. However, the dividend/interest earned is fixed when you open the account.

Long-term security

Another reason these products are popular is as a long-term financial strategy with security. Share Certificates are guaranteed by the National Credit Union Administration (NCUA) up to \$250,000 and at Family Savings you have an additional \$750,000 by ESI, a private insurance corporation for a total of \$1,000,000 (one million dollars). Your money will stay safe for the life of the account.

Early withdrawal penalties

Because the terms typically range from several months to several years, consumers face a penalty of 3 months of interest for early withdrawal.

Conclusion

If you have a comfortable savings cushion, want an easy way to earn extra money, and don't think you will need to withdraw it in the near future, a Share Certificate is a smart choice.

Start building your savings now so that you're able to enjoy life more later. You can begin earning now with a Family Savings Share Certificate. Get started by contacting Chelsea McCrary at 256-439-5729.

Love Your ~~Card~~ REWARDS

Everyone likes the convenience, the worldwide purchasing power, and the buyer protection only VISA® can offer

Apply for a new Family Savings Credit Union VISA® and get ready to fall head-over-heels with the rewards.

- Earn 1% cash rewards for every dollar you spend on qualifying purchases
- Cash rewards earned will be paid annually November 1
- There are no limits on how much in cash rewards you may earn
- No Annual Fee

With rewards like that, what is not to love? And, for a limited time, there's even more to love! It's time to break up with all those ho-hum credit cards in your wallet. Apply for a new personal or business Family Savings VISA® and get ready to fall in love.

To apply, contact us at 888-311-3728 or online at www.familysavingscu.com.

Planning for retirement?

Open an IRA account in 2019 and start preparing for your future. It is your money, so plan to make it last well into the future. Family Savings wants to help you make the best decision for your retirement savings with the best returns and security. We welcome the opportunity to earn your trust and confidence by helping you determine what your best alternative would be when choosing from our many IRA options.

Remember: One quirk in the IRA laws is that you have 15 months to make a contribution for the current tax year. For 2019, the date range is from January 1, 2020, to April 15, 2020 (the tax filing deadline).

Due to the complexity of IRAs, we suggest you consult with a tax professional. If you have any questions about the IRA options at FSCU, contact Chelsea McCrary at 256-439-5729 or 888-311-3728 ext. 5729 or visit your Member Service Representative at any local branch location.



Regular E: Error Resolution Notice

Summary of our Error Resolution Procedure in case of errors or questions about your Electronic Transfers: In case of errors or questions about your Electronic Transfers, call us at (256) 543-9530 / toll free at 888-311-3728 or write us at FAMILY SAVINGS CREDIT UNION, 711 East Meighan Boulevard, Gadsden, Alabama 35903 as soon as you can. If you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt, we must hear from you no later than 60 days after we sent you the first statement on which the problem or error appeared. Your inquiry must include:

- **Your name and account number;**
- **A description of the error or the transfer you are unsure about. Explain as clearly as you can why you believe it is an error or why you need more information; and**
- **The dollar amount of the suspected error.**

If you tell us orally, we may require that you send us your complaint or question in writing within ten business days. We will tell you the results of our investigation within ten business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question.

If we decide to do this, we will re-credit your account within ten business days for the amount you think is in error, so you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten days, we may not re-credit your account. If we decide there was no error, we will send you a written explanation within three business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

Holiday Closings:

January 1 - New Year's Day

April 10 - Good Friday

January 20 - Martin Luther King, Jr. Day

Turn Wishes into Wows

With a VISA® Gift Card or Reloadable 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!

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



Financials

As of November 30, 2019

Assets \$ 438,307,055

Loans \$ 354,248,826

Shares \$ 378,979,573

Members 63,886

Branch Locations:

Main Office

711 E Meighan Blvd
Gadsden, AL 35903

Rainbow City

3003 2nd Street
Rainbow City, AL 35906

Scottsboro

24661 John T. Reid Pkwy
Scottsboro, AL 35768

Rockmart

101 Felton Drive
Rockmart, GA 30153

Calhoun

1273 Curtis Pkwy
Calhoun, GA 30701

Hiram

342 Charles Hardy Pkwy
Hiram, GA 30141

Cartersville-East

10 Fox Chase SE
Cartersville, GA 30120

Cartersville-West

205 Douthit Ferry Road
Cartersville, GA 30120

Call Center Hours:

Monday – Friday

7:30 am – 5:00 pm CT

888-311-3728