

# FAMILY MATTERS



FALL 2018



## SKIP YOUR DECEMBER LOAN PAYMENT!

This winter, use your money for what's really important. Slide past your payment and give your budget a break. There is a small fee of \$25 for each payment skipped and your loan must be current to qualify for this offer.

With our easy Skip-A-Payment plan, you can take the money you would normally use to make your December loan payment(s) and use it for special gifts, a holiday vacation or however you would like.

Bring your completed form to your nearest branch office with a check or other method of payment for any Skip-A-Payment fee(s) before your December loan payment is due. Questions? Call (256)543-9530 or toll free at 888-311-3728

Offer does not apply to Real Estate Loans, Open-End Loans, Single Pay Loans, Workout Loans, Troubled Debt Restructured Loans, Credit Builder Loans or Lines of Credit. By signing up to skip your payment, you and any other co-signers authorize Family Savings CU to extend your final loan payment by one month. Interest will continue to accrue on your loan during the month you skip your payment. Loan must be current to qualify for this offer. All other terms and conditions of the loan(s) will remain the same. There is a \$25 Skip-A-Payment fee per loan. If paying \$25 fee through a transfer from a FSCU Savings or Checking Account, funds must be available over any minimum balance requirement to cover the fee at the time this form is processed. Payment protection and/or GAP Insurance may not apply to the extended loan term. No more than two payments may be skipped within a calendar year. The primary and all joint/co-signing members must sign the request form. FSCU must receive this signed authorization form before your December 2018 payment(s) is due. Any loan that is less than 6-months old or has had an extension or loan modification with extension in the past 6 months does not qualify.

## Free Shred Days & Electronic Recycling Day

Family Savings will host 3 FREE Shred Days & 1 Electronics Recycling Day in October.

**Friday, October 19th | 10 am – 2 pm ET**  
Cartersville West Branch, 205 Douthit Ferry Rd.

**Friday, October 26th | 10 am – 2 pm CT**  
**Shred & Electronic Recycling\***  
Main Office, 711 E. Meighan Blvd., Gadsden

**Saturday, October 27th | 10 am – 2 pm**  
Etowah County Courthouse, 800 Forrest, Gadsden  
(Co-Sponsor with RSVP)

Steri-Cycle/Shred-It Document Shredding will be onsite at these locations with a mobile shred truck ready to destroy any of your documents containing sensitive/personal information.

\*Protec Recycling will offer FREE Electronics Recycling at the Main Office in Gadsden only on Friday, October 26th from 10 am – 2 pm. Protec responsibly recycles: PCs, Laptops, Cellphone/Tablets, Monitors, Cable Boxes, Cables/Wires, Modems/Routers, Rechargeable Batteries, Gaming Systems, CD/VCR/DVD Players, & Printers. NO TELEVISIONS ACCEPTED. A \$10 fee for CRTs and Hard Drive Destruction will apply.

## HOLIDAY CLOSINGS

Columbus Day .....	October 8
Veteran's Day .....	November 12
Thanksgiving .....	November 22 & 23
<small>(Cartersville West and Rainbow City will open regular hours Saturday November 24.)</small>	
Christmas Eve .....	December 24
Christmas .....	December 25
New Year's Eve .....	December 31
New Year's Day .....	January 1

## ICU Day – October 18th

October 18, 2018, will mark the 70th anniversary of International Credit Union Day. This year's theme is "Find Your Platinum Lining." It combines the traditional gift of platinum for 70th anniversaries with a play on the saying "every cloud has a silver lining."

Credit unions all over the world will be celebrating the history and the success of the "People-not-Profit" philosophy. This year's theme emphasizes the credit union movement's loyalty to its members and its mission to provide them financial support and guidance.

The movement began in the 1840s as a democratic consumer cooperative by weavers in Rochdale, England. Frustrated by bankers who denied them loans simply because they weren't wealthy, the weavers and workers decided to pool their incomes and loan money to each other. In time, this cooperation put each member on solid financial ground and encouraged their own businesses to flourish.

The need for equitable financial institutions grew and, in 1971, the World Council of Credit Unions, Inc. (WOCCU) was created to help establish and maintain viable credit union movements. It has become the leading voice for advocacy and governance on behalf of the international credit union community.

Today, over 235 million people are served by credit unions in 109 countries and 6 continents.

Join us at any of our branches on Oct. 18 to celebrate ICU Day. Members will enjoy refreshments, give-aways and prizes. Register to win a Yeti Tumbler.



## INCREASE YOUR SPENDING POWER THIS HOLIDAY SEASON!

APPLY FOR A FAMILY SAVINGS CU VISA® CREDIT CARD

With a Family Savings Visa, you will have convenience, world-wide purchasing power and buyer protection, not to mention earn 1% cash back rewards with every purchase.

No limits to how much cash you earn and no annual fee! Contact CU for terms and interest rates or visit [familysavingscu.com](http://familysavingscu.com).

**Call 888-311-3728  
to apply today!**





## Family Savings Credit Union Members Get Cash Rewards, Deep Discounts and Exclusive Savings.

Credit union members have saved nearly \$2 billion with Love My Credit Union Rewards discounts! The more offers you take advantage of, the more you save.

- ♥ Get a **\$100** cash reward for **each new line** you activate, up to 3 lines. Plus, get a **\$50** cash reward **every year** for as long as you are a Sprint customer.\*
- ♥ Save up to \$15 on **TurboTax** Federal online and downloadable tax products.
- ♥ Get trusted protection at true savings with the **TruStage Auto & Home Insurance Program**.
- ♥ Get an exclusive smoke communicator and a \$100 gift card with a new ADT monitored home security system. Call 1-844-703-0123 to activate this special offer.
- ♥ Earn cash back with **Love to Shop** at over **1,500** online retailers.

To find out more and learn about other valuable discounts visit [FamilySavingsCU.com](http://FamilySavingsCU.com) or [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org). You get all these offers and discounts just for being a member of Family Savings.



\*Limited time offers. Activ. Fee: Up to \$30/line. Credit approval req. Cash Reward Offers: Avail. for eligible credit union members & member employees with qualifying corp. id. (ongoing verification). \$100 Cash Reward for new smartphone line activ. up to 3 lines. Req. activ. at point of sale. Excludes CL, MBB devices, tablets, Sprint Phone Connect, upgrs., replacements & ports made between Sprint entities or providers associated with Sprint. Limit one SWP Corp ID per Sprint acct. No add'l. discounts apply. Loyalty Reward: \$50/line/yr. Cash Reward up to 3 lines when Sprint acct. remains active and in good standing each yr. Transfer Reward: Members participating in another discount program are eligible for a \$50 Cash Reward for up to 3 smartphone lines transferred to Cash Reward program. Deposit: Cash Reward issued by CU Solutions Group. Sprint acct. must remain active and in good standing for 31 days to receive Cash Reward. Allow 6-8 wks. for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 8 wks., visit [lovemycreditunion.org/sprintrewards](http://lovemycreditunion.org/sprintrewards) & click on "Cash Rewards Tracker". Other Terms: Offer/coverage not avail. everywhere or for all phones/networks. May not be combinable with other offers. Offer, terms, restrictions, & options subject to change & may be modified, discontinued, or terminated at any time without notice. Restrictions apply. © 2018 Sprint. All rights reserved. Sprint & the logo are trademarks of Sprint. Other marks are the property of their respective owners.



## Loan Payment Convenience

Online Loan Payments from a Credit Card or a transfer from another Financial Institution is now available at Family Savings. **Just pull up familysavingscu.com and click 'Loans' and choose 'Online Loan Payments'**. You may also call 888-311-3728 and pay by phone. There is a \$5 courtesy fee for this service.

## VISA GIFT CARDS

*ALWAYS THE PERFECT GIFT*

With a Family Savings VISA® gift card, you will always get the right size and color. Contact FSCU for details on each of our Visa gift/reloadable card products.



- Values from \$5-\$750 with an attractive gift envelope
- Accepted almost anywhere.
- Replacements if lost/stolen when registered.

Reloadable Visa cards are also available up to \$5,000 and may be used with direct deposits.

The Family Savings Call Center is now open 7:30 am until 5 pm (CST) Monday-Friday for your convenience. Call 1-888-311-3728.

## FINANCIAL PROFILE

August 31, 2018

Assets .....	\$416,731,631
Loans .....	\$317,388,726
Shares .....	\$365,808,732
Members .....	63,088

## OFFICIALS & MANAGEMENT

### Board of Directors

L. Pat Williamson .....	Chairman
Dale Boyd.....	Vice Chairman
Hacky Jaggers.....	Secretary
Jimmy Wilkes .....	Treasurer
Ronnie Reed	
Wally Burns	
Randel Mountain	
Audra Burger .....	Board Member Emeritus

### Supervisory Committee

Dustin Tucker.....	Chairman
Calvin Hutchinson	
Dan Baldwin	

### Credit Union Executive Management

Monte J. Hill .....	President/CEO
Danny Varnon .....	Executive Vice President
Debbie Huff .....	Chief Financial Officer
Robert Rayburn.....	Chief Lending Officer
Frankie Letson.....	Director of Branch Operations

## STAY CONNECTED WITH FAMILY

Like us on Facebook and follow us on Twitter.



## LOCATIONS & HOURS

### Main Office

711 E. Meighan Blvd.  
Gadsden, AL 35903  
256-543-9530  
Mon., Tues. & Thurs. - 7:30am to 4pm  
Wed. - 7:30am to 12 noon  
Fri. - 7am to 5pm

### Rainbow City

3003 2nd St.  
Rainbow City, AL 35906  
256-413-0900  
Lobby and Drive-thru  
Mon. - Fri. - 9am to 5:30pm  
Sat. Lobby - 9am to 1pm  
Sat. Drive-thru - 9am to 3pm

### Scottsboro

24661 John T. Reid Pkwy.  
Scottsboro, AL 35768  
256-259-1534  
Mon., Tues., Thur., Fri. - 8am to 4:30pm  
Wed. - 8am to 12 noon

### Rockmart

101 Felton Dr.  
Rockmart, GA 30153  
770-684-8601  
Mon., Tues., Thur., Fri. - 8:30am to 5pm  
Wed. - 8:30am to 12 noon

### Calhoun

1273 Curtis Pkwy  
Calhoun, GA 30701  
706-602-2800  
Mon., Tues., Thur., Fri. - 8:30am to 5pm  
Wed. - 8:30am to 12 noon

### Hiram

342 Charles Hardy Pkwy  
Hiram, GA 30141  
770-443-2655  
Mon., Tues., Thur., Fri. - 8:30am to 5pm  
Wed. - 8:30am to 12 noon

### Cartersville - East

10 Fox Chase SE  
Cartersville, GA 30120  
770-382-9597  
Mon., Tues., Thur., Fri. - 8:30am to 5pm  
Wed. - 8:30am to 12 noon

### Cartersville - West

205 Douthitt Ferry Rd.  
Cartersville, GA 30120  
770-607-1475  
Lobby and Drive-thru  
Mon., Tues., Thur., Fri. - 8:30am to 5pm  
Wed. - 8:30am to 12 noon  
Sat. - 8:30am to 12 noon

familysavingscu.com