

FAMILY MATTERS



SPRING 2021

Family Savings CU Debit Cards are Digital Wallet Ready!



The Family Savings Debit Card is available to be added to your digital mobile wallet on any supported device. With this service, you are able to use Apple Pay, Google Pay, Samsung Pay and Microsoft Pay on your smartphone, smartwatch or tablet.

Have your credit union debit card at your fingertips with any mobile device.

Advantages of a Digital Wallet:

- Added security
- Quick easy use at retailers with NFC terminals
- Store multiple cards for more room in your wallet
- Safe, secure and fast
- Accessible with any mobile browser
- Apple Watch integration
- Simple setup

Visit our website for quick links to Apple Pay, Google Pay, Samsung Pay and Microsoft Pay. Once you have added your card to your digital wallet, you will need to verify the ownership of your card by calling 1-844-484-0049. You will be asked a series of questions to help identify you and verify your debit card.

HOLIDAY CLOSINGS

Memorial DayMonday, May 31st

Independence DayMonday, July 5th

Labor DayMonday, September 6th

Columbus DayMonday, October 11th



New Catersville East Branch Opening April 12th

The new Catersville East branch boasts 5700 square feet with an expanded drive-thru and an outdoor ATM. Two additional ATMs are located in the foyer and may be accessed 24-hours with a debit card for security. Members will enjoy the convenience of the new location at 3 Ryan Blvd NE in front of Tractor Supply and across from the Savoy Auto Museum. The same great associates will greet our members as they come in to see the new modern branch.

Join us Tuesday, May 18th at our Ribbon Cutting - Giveaways, Prizes and Refreshments.

New Albertville, AL Branch Opens APRIL 14th at New Food City

The new branch opens inside the **NEW Food City** located at 7500 Hwy. 431 in Albertville, AL. The new branch features a 500 square foot branch that will offer all the same services you have come to expect from FSCU, such as Teller Transactions, Loans, New Account Opening, CO-OP Shared Branching and more. A Full-Service ATM located in the lobby is available for members and non-members even if the branch is closed.

HOURS:

Monday - Friday 9:00 am - 6:00 pm
Saturday 8:00 am - 2:00 pm

Look for more information on a Grand Opening/Ribbon Cutting in May!

THE FAMILY MEETING

SUNDAY, APRIL 25TH

Virtual on ZOOM

Join your Family Savings family online for our Annual Membership Meeting. Get updates on your credit union's activities this past year. We look forward to you joining us! Visit www.FamilySavingsCU.com/about-us/whats-new to view the link to the meeting.

Credit Union Youth Week! April 19th - 24th

Saving your money isn't always easy, especially when you don't have a lot to spare. After paying all your usual expenses, there may be very little "fun" money at the end of the month. When we do find ourselves with some extra cash, like a tax refund, many of us rush out to buy those shoes or that electronic gadget we've been eying for months instead of putting it into our savings. Why do we do that? Why do we spend the money we planned on using for our future?

We can blame it on our brains. Behavioral science has shown that humans are hard-wired to act on impulse and that it takes conscious thought to delay gratification. It's also much easier to focus on the present than our future.

Teach Your Children How to Save

To help your children get into the savings habit, start by having them cut out pictures of something they'd like to have someday and post the images where they'll see them often. Then help them open a savings account at Family Savings CU. You can open an account with as little as \$5. Encourage your child to make regular small deposits each week. If they keep this routine going, they'll quickly see their savings grow.

During the week of April 19th-24th, we encourage you to bring your children into any of our branches to enjoy fun games, win prizes, and learn more about Saving. With any deposit into an FSCU Dollar Dog or Cha-Ching account (ages 0-17), our young member will be entered into a drawing for a set of Beats® Headphones. We will give one away at each branch on April 26th. Contact credit union for details and official rules.

See you then!



Critical Financial Security Precautions

- Never give your personal or financial information unless you initiated the exchange. In particular, members should never volunteer their date of birth, account numbers, or Social Security numbers.
- Never let a seller overcharge you for a product or service you need. Get more than one estimate before committing to pay a price.
- If you're not sure whether you need a seller's product or service, you should not let anyone convince you to make a commitment on the spot. Take time away from the sales pitch to discuss the offer with family or friends, check the company's references, and verify claims. If salespeople are being pushy, that's a red flag; they may not have the consumer's best interests at heart.
- Never let a seller pressure you to sign a document you don't understand. Reputable purveyors of goods and services should provide time for consumers to ask questions and seek legal advice.
- If you suspect a scam, report it to police immediately. By reporting fraud or suspected fraud, there's a much better chance of recovering any losses and preventing another unsuspecting person from becoming the next victim.

If you suspect you have become a victim of fraud on any Family Savings CU account, please contact Paula Knowles, Fraud Analyst, at 256-439-5915.

Loan Payment Convenience

Online loan payments for credit cards or other financial institutions are now available at Family Savings Credit Union. Here's how:

- Visit familysavingscu.com
- Choose **LOANS** and click Online Loan Payments.
- OR, call **888-311-3728** and pay by phone. There is a \$8 courtesy fee for this service unless you sign up for recurring transfers.

Update your insurance information with Family Savings

If you have a secured loan such as an auto or boat loan, be sure Family Savings has your insurance documented. If you have any concerns or if you need to update your records, please contact your closest branch office. Call **888-311-3728** or visit myinsuranceinfo.com.

Coming Soon to
ROME, GA

The Family Savings Call Center is now open
**7:30 am until 5 pm (CST) Monday-Thursday and
7 am - 5 pm on Fridays for your convenience.**

FINANCIAL PROFILE

February 28, 2021

Assets	\$ 584,809,022
Loans	\$394,817,876
Shares.....	\$514,188,207
Members.....	65,319

STAY CONNECTED WITH
FAMILY

Like us on Facebook, follow us on Twitter & Instagram



OFFICIALS & MANAGEMENT

Board of Directors

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

SUPERVISORY COMMITTEE

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

Credit Union Executive Management

Danny Varnon.....	President/CEO
Debbie Gray.....	Vice President/CFO
Robert Rayburn.....	Vice President/CLO
Frankie Letson.....	COO
Jonathan Roland.....	Chief Information Officer

familysavingscu.com

LOCATIONS & HOURS

Main Office - Gadsden

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

Anniston

1800 Golden Springs Rd
256-831-7180
Lobby and Drive-thru
Mon. - Fri. - 8 am to 4:30 pm
Wed. 8 am to 12

Albertville - Food City Branch

7200 US Hwy 431
256-878-0555
Lobby Only
Mon. - Fri. - 9 am to 6 pm
Sat. - 8 am to 2 pm

Rainbow City

3003 2nd St.
256-413-0900
Mon. - Fri. - 9 am to 5:30 pm
Sat. - 9 am to 1 pm

Scottsboro

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

Rockmart

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

Calhoun

355 Richardson Rd. Suite 7
770-602-2800
Mon., Tues., Thur., Fri. - 8:30 am to 5 pm
Wed. - 8:30 am to 12 noon

Hiram

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

Cartersville - East

3 Ryan Blvd NE
770-382-9597
Mon., Tues., Thur., Fri. - 8:30 am to 5 pm
Wed. - 8:30 am to 12 noon

Cartersville - West

205 Douthitt Ferry Rd.
770-607-1475
Mon., Tues., Thur., Fri. - 8:30 am to 5 pm
Wed. - 8:30 am to 12 noon
Sat. - 8:30 am to 12 noon