

# Fall 2023

## Double the Excitement: Family Savings Credit Union Expands with Two New Branches in Hampton Cove and Owens Cross Roads!

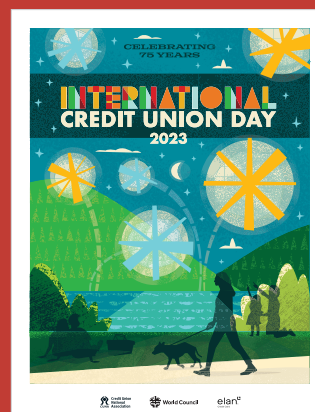
We're delighted to announce the expansion of Family Savings Credit Union with the opening of our new Hampton Cove branch. This branch is set to provide the residents of Hampton Cove and its surrounding areas with a wide array of financial services, including savings and checking accounts, loans, mortgages, and expert financial guidance. We're committed to becoming an integral part of the Hampton Cove community, fostering strong relationships and helping our members achieve their financial goals.

Simultaneously, we're equally excited to unveil our Owens Cross Roads branch. Just like in Hampton Cove, our Owens Cross Roads branch will offer a comprehensive range of financial solutions and personalized service to cater to the unique needs of this vibrant community. Whether you're a long-time member or new to the Family Savings Credit Union family, we look forward to serving you with dedication and excellence in both Hampton Cove and Owens Cross Roads, empowering you on your financial journey. Stay tuned for updates on our grand opening celebrations, as we're eager to connect and grow with these wonderful communities!



## Celebrate ICU Day - October 19

Family Savings Credit Union is proud to be part of a global community of over 56,000 credit unions coming together to celebrate International Credit Union (ICU) Day on October 19, 2023. ICU Day serves as a reminder of the vital role credit unions play in improving the financial health and overall well-being of their members. At its core, the credit union movement is built on the principle of "people helping people," and for over a century, credit unions worldwide have been champions of providing access to affordable financial products and services while striving to meet the unique needs of underserved communities. Family Savings Credit Union is honored to continue this tradition and invites both its valued members and the community at large to join us in commemorating this special day at any of our eleven convenient locations.





**All the  
earnings.  
None of the  
restrictions.**

**MONEY MARKET ACCOUNT**

**Earn  
up to 2.75%  
APY\***

MEMBER ACCOUNTS ARE INSURED TO \$1,000,000\*\*

Federally Insured by NCUA. \*APY = Annual Percentage Yield

**All the earnings. None of  
the restrictions.**

**MONEY MARKET ACCOUNTS**

Discover the financial freedom and security you deserve with Family Savings Credit Union's Money Market Accounts. Our Money Market Accounts offer the perfect blend of high interest rates and liquidity, making them an ideal choice for individuals and families looking to grow their savings while maintaining easy access to their funds. With competitive rates and low minimum balance requirements, you can watch your money grow effortlessly. Plus, at Family Savings Credit Union, you're not just an account number; you're part of our community, and we're committed to helping you achieve your financial goals. Start saving smarter and earn more with our Money Market Accounts today!



**FREE COMMUNITY  
SHRED DAY**

**Friday**

**October 20, 2023**

**Gadsden**

**711 East Meighan Blvd.**

**10:00 A.M. - 2:00 P.M.**

**Cartersville West**

**205 Douthitt Ferry Rd.**

Bring any documents containing sensitive information and have them destroyed on-site, free of charge.

**Individuals & businesses are welcome!**

**In the event of rain, this event will NOT be rescheduled!**



# Fall into Savings: Smart Financial Tips for Autumn

As the leaves begin to change and the weather cools down, it's time to embrace the spirit of fall not only in your wardrobe and home decor but also in your finances. Fall can be a fantastic season to save money and set yourself up for a more financially secure future. Here are some easy-to-follow financial tips to help you make the most of this beautiful season.

**1. Rake in the Savings with Energy Efficiency:** As the temperatures drop, it's tempting to turn up the thermostat, but doing so can lead to higher heating bills. Instead, opt for energy-efficient alternatives like sealing drafts, adding weather stripping, and upgrading your insulation. Also, consider investing in a programmable thermostat to control your home's temperature more efficiently. By making these small changes, you can keep your home cozy without burning a hole in your wallet.

**2. Harvest Savings in the Kitchen:** Fall brings an abundance of seasonal fruits and vegetables, which can be a budget-friendly way to fill your plate with nutritious meals. Visit local farmers' markets or subscribe to a community-supported agriculture (CSA) program to enjoy fresh produce at lower prices. Additionally, embrace the spirit of fall by cooking hearty, homemade meals like soups, stews, and casseroles that can stretch your food budget and provide delicious leftovers.

**3. Review Your Insurance Policies:** Fall is an ideal time to review your insurance policies. Consider checking your home, auto, and health insurance plans to ensure you have adequate coverage at the best possible rates. As the weather changes, it's also a good opportunity to assess your need for additional coverage, such as flood insurance, if you live in an area prone to autumn storms.

**4. Capitalize on Autumn Sales and Discounts:** Fall is synonymous with discounts and sales, thanks to events like back-to-school sales, Labor Day, and Black Friday. Take advantage of these opportunities to shop for essentials like winter clothing, electronics, and household items. Create a budget, make a list of what you need, and stick to it to avoid impulse purchases.

**5. Plan for Year-End Financial Goals:** As the end of the year approaches, it's essential to start planning for your year-end financial goals. Whether it's boosting your retirement savings, contributing to your child's education fund, or setting aside funds for holiday expenses, creating a budget and a savings plan now will help you stay on track and avoid last-minute financial stress.

**6. Leaf Your Credit Card at Home:** Fall can be a season of temptation with Halloween treats, Thanksgiving feasts, and holiday gatherings. To avoid racking up credit card debt, set a budget for these festivities and stick to it. Consider using cash or a debit card to limit your spending and prevent overspending during the holiday season.



**FAMILYSAVINGS**  
credit union

**We've Remodeled Our  
Rockmart Branch**

**Just For You**

**Grand Reopening**  
Nov. 7th @ 9:30 am

101 Felton Dr.  
Rockmart, GA 30153

(770) 684-8601 | [FamilySavingsCU.com](http://FamilySavingsCU.com)

The image shows a modern, remodeled branch interior with curved wooden counters, stone wall accents, and staff members assisting customers. The Family Savings Credit Union logo is visible on the wall.



**FAMILYSAVINGS**  
credit union

**\$2,500  
Vacation  
Giveaway!**



Get 1 entry for every \$500 you deposit into a CD from 11/1-11/30  
Enter to win at [FamilySavingsCU.com/accounts/cd-special-rate](http://FamilySavingsCU.com/accounts/cd-special-rate)

The image features a sailboat on the water against a sunset sky. A QR code is located in the bottom left corner of the advertisement.



**Zelle® is now  
available in  
our app!**



**Zelle**



## Holiday Closings:

**October 9**  
Columbus Day

**November 10**  
Veteran's Day

**November 23 & 24**  
Thanksgiving

**December 25 & 26**  
Christmas

**January 1 & 2**  
New Year Holidays

## Financials

As of August 31, 2023

<b>Assets</b>	\$871,347,119
<b>Loans</b>	\$755,027,054
<b>Shares</b>	\$721,153,274
<b>Members</b>	73,706

## Branch Locations:

### Gadsden - Main Office

711 East Meighan Boulevard  
Gadsden, AL 35903

### Rainbow City

3003 2nd Street  
Rainbow City, AL 35906

### Anniston

1800 Golden Springs Road  
Anniston, AL 36207

### Albertville at Food City

7200 US Highway 431  
Albertville, AL 35950

### Scottsboro

24661 John T. Reid Parkway  
Scottsboro, AL 35768

### Rockmart

101 Felton Drive  
Rockmart, GA 30153

### Hiram

342 Charles Hardy Parkway  
Hiram, GA 30141

### Cartersville - East

3 Ryan Boulevard  
Cartersville, GA 30121

### Cartersville - West

205 Douthit Ferry Road  
Cartersville, GA 30120

### Calhoun

1273 Curtis Parkway  
Calhoun, GA 30701

### Rome at Walmart

2510 Redmond Circle NW  
Rome, GA 30165

## Call Center Hours:

Mon., Tues., Thurs. & Fri.  
7:30 am – 5:00 pm CT

Wednesday  
7:30 am – 3:00 pm CT

**888-311-3728**