

Winter 2019

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

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.



Thursday, October 24th, 10 am – 2 pm EST
205 Douthitt Ferry Rd., Cartersville, GA



Friday, October 25th, 8 am – 12 pm
711 E. Meighan Blvd., Gadsden, Alabama



Saturday, October 26th, 10 am – 2 pm
800 Forrest Ave., Gadsden, Alabama
a partnership with RSVP of Etowah County



December Skip a 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, please call (256) 543-9530 or toll free at 888-311-3728



Accounts now insured up to \$1,000,000.

Member Accounts at Family Savings CU are insured up to \$250,000 by NCUA. Additional insurance up to \$750,000 is provided by ESI, a private insurance corporation.

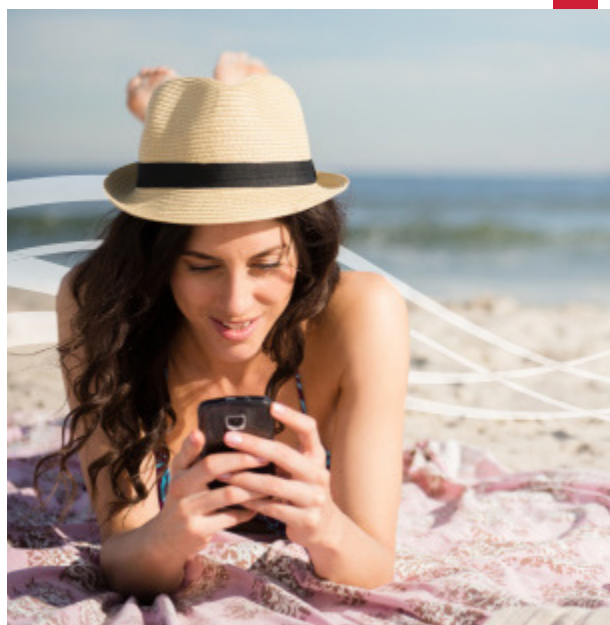
Offer does not apply to Real Estate Loans, Open-End Loans, Single Pay Loans, Workout Loans, Troubled Debt Restructured Loans or Lines of Credit. By signing up to skip your payment, you authorize Family Savings CU to extend your final loan payment by one month. Interest will continue to accrue on your 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 member must sign the request form. FSCU must receive this signed authorization form before your December 2019 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.

New Loan Payment Options

At Family Savings we understand how busy we all get and the importance of convenient options when making loan payments. That is why FSCU has 5 convenient ways for you to pay.

1. Set up an automatic monthly transfer from a Family Savings deposit account by stopping by a branch or by scheduling it in NetTeller Online Banking at no charge.
2. Stop by any branch to pay by cash or check.
3. Set up an Interbank Transfer through your NetTeller to transfer a payment from another financial institution at no charge.
4. For a small fee, you may use our Online Loan Payment option from our website's menu of services. This option also offers recurring payment options to forgo the payment fees.
5. For a small fee, you may pay by phone through our call center at 888-311-3728 using a Debit or Credit Card from another institution.

If you have any questions or need assistance setting up a payment, please do not hesitate to contact us at **888-311-3728**.



There are More Reasons Than Ever to Love Being a Member!

Your credit union membership is about the trust and care of community, built around where you live, work and play. That's why Family Savings Credit Union membership saves you money through exclusive member-only offers through our trusted partners. Through **Love My Credit Union Rewards**, credit union members have saved over \$2 billion with offers like:

- Credit union members get \$200 when you switch to Sprint, plus lines 3, 4 and 5 are FREE! Plus, \$100 Annual Loyalty Cash Rewards and 25% off select accessories in Sprint retail stores.
- Credit union membership also saves you up to \$15 on **TurboTax** federal products.
- Credit union members save on **SimpliSafe**, the #1 expert pick for home security.

Learn all about how your Family Savings Credit Union membership gets you all these exclusive savings, and more at Family Savings Credit Union or LoveMyCreditUnion.org. Check them out and start enjoying credit union member benefits you never knew you had.

Sprint Cash Reward: Via deposit. \$100/line, max 2 lines. Req. qualifying plan and registration within 30 days of activation. Loyalty Reward: Via deposit per account. Basic: After 9/30/20 pay \$60 a month for line 1, \$40 a month for line 2 and \$20 a month per line for lines 3 thru 5, with AutoPay. Offer/coverage not available everywhere. Requires new lines of service. Subject to credit & \$30 activation fee. Excludes taxes, fees, and roaming. Speed maximums, use rules and restrictions apply. Unlimited Basic compared to Verizon Start Unlimited for 5 lines, features differ.





Enjoy exclusive savings every day.

[Click here to save!](#)

ICU Day – October 17th

On October 17, 2019, Family Savings will join with 56,000 credit unions around the world in celebration of International Credit Union (ICU) Day®.



**Local Service.
Global Reach.**

There are 200+ million credit union members around the world—more than 100 million in the U.S. alone—and Family Savings joins them in celebration of the not-for-profit cooperative spirit that all credit unions share.

This cooperative spirit has led to life-changing opportunities for people all over the world who've wanted to start a small business, own a home or continue their education but were denied access to other financial institutions. In many parts of the world, people's first taste of democracy is through their credit union, where "one member, one vote" is the governing structure.

At its most basic level, a credit union is people pooling their money to provide each other with affordable loans—it is literally people helping people. This is why Family Savings celebrates ICU Day. Because credit unions empower people, wherever they are in the world or life, to take control of their financial future.

Please stop by any Family Savings branch and celebrate a movement that concerns itself with the financial success of all people. Each branch will have refreshments and giveaways.

Holiday Closings:

October 14 - Columbus Day

November 11 - Veterans Day

November 28 & 29 - Thanksgiving
(Cart West and RBC will open regular hours Saturday Nov. 30th)

December 24 & 25 - Christmas Holidays

December 31 - New Year's Eve

January 1 - New Year's 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.**
- **An attractive card carrier.**



Financials

As of August 31, 2019

Assets \$ 434,276,901

Loans \$ 347,836,138

Shares \$ 375,370,383

Members 63,851

Branch Locations:

Main Office

711 E. Meighan Blvd.
Gadsden, AL 35903

Rainbow City

3003 2nd St.
Rainbow City, AL 35906

Scottsboro

24661 John T. Reid Pkwy.
Scottsboro, AL 35768

Rockmart

101 Felton Dr.
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 Rd.
Cartersville, GA 30120

Call Center Hours:

Monday – Friday

7:30 am – 5:00 pm CT

888-311-3728

Bon Voyage, Jim Hixon!

After 35 years at Family Savings, Jim Hixon, Accounting Manager, has decided to retire.

Jim began his career after graduating from Jacksonville State University in 1980 with a degree in Accounting. Shortly after that, he joined the Family Savings CU family.

Jim has seen many changes in credit union operations over the years. The most prolific changes occurred when computers began to be widely used in the office. Jim recently reminisced about how all the accounting was done manually (by hand) when he first started and that the only computer was a huge mainframe that ran the terminals for the tellers. Jim went on to say, "my boss calculated payroll using federal and state withholding logs and wrote payroll checks by hand. At the end of each month, the accounting department would close handwritten journals to a ledger. Even financial statements were composed from the ledger and were compiled using a typewriter." Jim believes that Family Savings could not perform its daily operations today without computers. When we asked Jim what he will miss the most, he replied,

"The daily interaction with all of the wonderful people I worked with is what I will miss most".

Jim's fondest memory was when his co-workers surprised him with a 50th birthday celebration. It was complete with JSU decorations and several cheerleaders (co-workers) called "Jim's Gems".

Jim's quick-wittedness and hard work will be missed by all of the FSCU team. Jim's plans after retirement include going to all home and away football games of JSU. Monte Hill, President/CEO wished Jim a happy retirement and thanked him for his dedication and hard work at Family Savings CU during his retirement party.



It's Never too Early for Extra Holiday Cash!

Try a **FIXED RATE Holiday Loan** with rates as low as **7.99% APR***.

Call us at 1-844-FSCULoan (1-844-372-8562) or apply online 24/7 at www.familysavingscu.com.



* APR = Annual Percentage Rate based on credit score and loan term. Repay \$86.98 per \$1,000 borrowed for 12 months at 7.99% APR. Loan subject to credit approval. No down payment required on this closed-end, fixed rate loan. Member accounts federally insured up to \$250,000 by NCUA and backed by the full faith and credit of the United States Government. Additional \$750,000 insurance on member accounts provided by ESI. Equal opportunity lender.

CD Rates are at an all-time high!

Saving money is essential to help you achieve your dreams and provide financial security for your family. Which is why you should take advantage of every opportunity to earn more on your savings. This is one of those opportunities. See our current share CD rates at familysavingscu.com/rates

Member accounts Federally insured up to \$250,000 by NCUA. Additional coverage up to \$750,000 by ESI, a private insurance corporation.