

# Winter 2023

## Family Savings All In Volunteer Program

At Family Savings Credit Union, we know the importance of giving back to our community. We are excited to launch our volunteer program. This program allows employees the opportunity to support causes they are most passionate about.



**Coming soon!**  
**Send money**  
**with Zelle®**  
**right from our**  
**app!**



| Zelle®



## Join us for our 2023 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.

### WHEN:

Sunday, April 30, 2023  
Registration starts at 1 p.m.  
Meeting begins 2 p.m.

### WHERE:

The Venue at Coosa Landing  
201 George Wallace Drive  
Gadsden, Alabama 35903

# 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](http://familysavingscu.com) or our mobile app. You may also keep up to date by following us on Facebook (@FamilySavingsCreditUnion) and Twitter (@FamilySavings) or by text messaging "FSCU" to 74994.

**FREE Credit Reviews:** To review your credit report and possibly boost your credit score, contact an FSCU Credit Expert at your local branch. Call 256-543-9530 for more information.

**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](http://www.greenpathref.com) or call 1-877-337-3399 (Mon-Th 7am-9pm; Fri 7am-6pm & Saturday 8am-5pm).

**IRA Rollovers, 401K Rollovers or Certificates of Deposit:** Contact Jennifer Smith at 256-439-5729 or 1-888-311-3728 ext 5729.

**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.

**Level Four Financial:** Level Four works with individual members, as well as business members, promoting financial strategies that seek to enhance wealth accumulation, wealth preservation, and ultimately, wealth distribution. Level Four Financial strives to provide products and services tailored to assist clients in their specific areas of need. Listed below are just a few of the areas that they can assist you with:

- 401K Rollovers
- Investments
- Retirement Strategies
- Tax-Deferred Retirement
- Mutual Funds
- Educational (College) Funding
- Annuities
- Employee Group Benefits, and more

Ray Grigsby and Paul Yother strive to provide highly-qualified guidance backed by the Family Savings way. Schedule a no-obligation appointment today to get one step closer to reaching your financial goals. Contact Ray Grigsby or Paul Yother, Financial Representatives, at their Level Four Financial office located at 2100 Club Drive, Suite 200; Gadsden, AL (256) 543-2655 or call Family Savings for more information at (888) 311-3728.

*Security and Advisory services offered through Level Four Financial, LLC a registered broker dealer and member of FINRA/SIPC and SEC-registered investment advisor. Accounts carried by Raymond James & Associates, Inc. Member New York Stock Exchange/SIPC. Level Four Financial, LLC does not offer tax or legal advice. Please contact your tax or legal professional for specific information regarding your individual situation. Level Four Financial Registered Representatives associated with this site may discuss and/or transact securities business only with residents in states where they are registered. Please refer to <https://brokercheck.finra.org/> for additional information.*



**EARN EVEN MORE WITH AN  
NGAGE SPENDING ACCOUNT**

**EARN** **3.0%** APY\*  
on your money  
up to \$25,000

**No** Account  
Service  
**FEES**

**REFUND**  
**ATM**  
FEES\*\*

**Ask about NGAGE today!**





# Rake in the Interest

## 3.34%<sup>APY\*</sup>

### ON A 21-MONTH CD

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

**FAMILYSAVINGS**  
credit union

\* APY = Annual Percentage Yield. Rates accurate as of 10/14/2022 and are subject to change. A \$500 minimum deposit required. NEW MONEY ONLY. Limited time offer. Penalty for early withdrawal. Dividends compounded quarterly. Your accounts are insured to \$1,000,000 (one-million dollars). NCUA federally insures up to \$250,000 and an additional \$750,000 is insured by Excess Share Insurance Corporation (ESI), a licensed insurance company.

## Exclusive Member Discounts - Just for You!

We are happy to bring you member discounts on tax prep solutions this tax season! Members can **save up to \$15 on TurboTax federal products**. PLUS, if you click the link below and start with TurboTax by Feb. 16, 2023, you'll automatically be entered for a chance to win \$10,000. Get started with TurboTax today!

New H&R Block clients save \$25 on in-office tax prep services and returning clients get the Tax Identity Shield® add-on for FREE (\$35 value). Get your H&R Block coupon now and save!

Visit [taxservices.lovemycreditunion.org](https://taxservices.lovemycreditunion.org) for offer details and disclaimers.



## TAX SOLUTIONS AND SAVINGS FOR MEMBERS



SCAN THE QR CODE TO VIEW SAVINGS  
[TaxServices.LoveMyCreditUnion.org](https://TaxServices.LoveMyCreditUnion.org)



## 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 10 business days.

We will determine whether an error occurred within 10 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 credit your account within 10 business days for the amount you think is in error, so that 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 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

### Holiday Closings:

**January 2nd**  
New Year's Day

**February 20th**  
President's Day

**January 16th**  
Martin Luther King, Jr. Day

**April 7**  
Good Friday

## 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, 2022

<b>Assets</b>	\$712,984,897
<b>Loans</b>	\$637,096,045
<b>Shares</b>	\$627,864,110
<b>Members</b>	71,609

### 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**