

## Winter 2026

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## Challenger Learning Center of Northeast Alabama

We are proud supporters of the Challenger Learning Center of Northeast Alabama and excited to announce our \$375,000 donation, securing a Mission Control Naming Opportunity at the center. This significant investment reflects our long-standing commitment to education, workforce development, and community advancement throughout Northeast Alabama.



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Family Savings Credit Union will be permanently recognized within Mission Control, an immersive, space-themed learning environment where middle school students collaborate on real-world STEM challenges during simulated space missions. Serving students across a 12-county region, Mission Control supports state-aligned STEM curriculum and introduces students to future careers in science, technology, engineering, and mathematics.

“At Family Savings Credit Union, we believe investing in education is an investment in the future of our communities,” said Danny Varnon, President and CEO of FSCU. “The Challenger Learning Center provides students with hands-on, real-world STEM experiences that inspire curiosity, teamwork, and problem-solving. We are proud to have our name associated as Mission Control and help ensure students across Northeast Alabama have access to innovative learning opportunities that prepare them for tomorrow’s workforce.”

# Get the *CAR* you really want.



NCUA

**FAMILYSAVINGS**  
credit union



# A Special Celebration for Exceptional Kids

The ECBOE Christmas Party for Exceptional Kids was held at The Venue at Coosa Landing, and it truly felt magical. Students enjoyed dancing, visits with their school mascots in festive outfits, photo opportunities, sensory activities, snacks, and gifts thoughtfully chosen by their teachers.

We were glad to sponsor this wonderful event and help make the day extra special. Events like this create meaningful memories for families and students, and we're grateful to support such a joyful celebration.



## Join us for our 2026 Annual Meeting

This year, join the Family Savings staff for our spectacular Annual Meeting at The Venue, where there will be updates on the credit union's past year events, door prizes, refreshments, fellowship and more.

### When:

Sunday, April 26, 2026

Registration begins at 1 p.m. CST

Meeting begins at 2 p.m.

### Where:

The Venue at Coosa Landing

201 George Wallace Drive

Gadsden, Alabama 35903

# *Introducing*



## Credit Union Partner's **Helping Hands Foundation**

The Credit Union Partner's Helping Hands Foundation (CUPHHF) is a partnership between Emblem Credit Union and Family Savings Credit Union. The foundation's purpose is to increase the overall impact of our credit unions by helping others in the communities we serve. The Community Foundation of Northeast Alabama manages the CUPHHF, accepting online applications and distributing funds from CUPHHF. Decisions for donation requests are based on an application scoring system established by the CUPHHF. The foundation operates with an advisory committee made up of representatives from both credit unions and will follow eligibility and funding requirements outlined below.

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## ELIGIBILITY REQUIREMENTS:

(All requirements must be met)

- Live in an area served by one of the two credit unions
- Are either over 60, or disabled or low income or handicapped, and
- Have an immediate need due to local disaster, emergency or have an unmet need

## AREAS OF FUNDING INCLUDE:

- Home repair that corrects a health hazard
- Home repair that assists individuals with disabilities
- Immediate food or shelter need not met by any other agency
- Immediate health care need not met by another agency

APPLY NOW >



# WANT \$3,000 FOR COLLEGE?

## C.V. GLASSCO MEMORIAL SCHOLARSHIP

*Applications available now to high school seniors from*

*Alabama counties: Calhoun, DeKalb, Etowah, Jackson, Madison, and Marshall*

*Georgia counties: Bartow, Floyd, Gordon, Paulding, and Polk*

### Four \$3,000 scholarships available.

*Includes two-year institutions and certifications.*



Visit [cfnea.org/receive/scholarships](https://cfnea.org/receive/scholarships) to apply  
Deadline to apply is March 1, 2026

FEDERALLY INSURED BY NCUA



# Santa Stopped by the Family Savings Branches!

This year's Milk & Cookies with Santa was our biggest and best yet, and it's all thanks to our members. Families packed our branches, and we loved seeing the smiles, the photos, and all the holiday cheer. We're especially grateful that Santa was able to make time in his busy schedule to visit all 17 Family Savings branches. It was a joy celebrating with everyone, and we're already looking forward to next year.



## UPGRADE Your Life

Home Equity Line  
of Credit (HELOC)



Get Started



# Introducing Pay a Loan in the Family Savings Mobile App

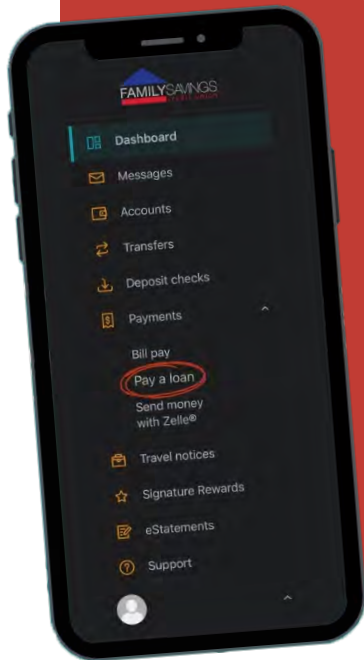
We're adding a new feature to make managing your payments easier than ever. Beginning January 26, 2026, the Family Savings CU mobile app will include Pay a Loan, a convenient way to view loan details and make payments right from your phone.

With Pay a Loan, you can:

- View your statement information
- Pay a loan, mortgage, or credit card
- Schedule one-time or recurring payments
- Choose a set amount or variable amount each time

You can make payments using internal or external checking and savings accounts. Debit cards are also supported for an \$8 fee per transaction.

The Family Savings CU mobile app is available on both Apple and Android devices. Make sure automatic updates are turned on, or manually update your app on or after the launch date to start using Pay a Loan.



## FSCU Cares in Our Communities

FSCUCares is one of the ways we live out our commitment to giving back. Throughout the week, team members volunteered with local nonprofits, donated to important causes, and found meaningful ways to support the people around them.

We're proud of our employees and the heart they bring to our mission every day, and we're thankful for everyone who helped make a difference.





# Make Tax Season a Little Easier

Tax season just got easier and more affordable for Family Savings Credit Union members. You can file quickly, take advantage of special member discounts, and even have the chance to win prizes. Log in or create your account today and lock in your savings right from your phone.



**SAVE BIG ON TAX PREP**

**Lock In Your Discount Now**

Plus, enter for a chance to win \$10K

**INTUIT turbotax** | **H&R BLOCK**

SCAN QR CODE TO GET DISCOUNT OR VISIT OUR CREDIT UNION WEBSITE



## Celebrating Our Goodyear Retirees

We were honored to host the 4th Annual Goodyear Retiree Christmas Party at The Venue at Coosa Landing. Nearly 500 retirees and guests joined us for a wonderful morning of fellowship, food, and holiday cheer.



Family Savings Credit Union was founded in 1951 when seven Goodyear Tire and Rubber employees each contributed \$5.25 to start something special. Their vision created the foundation we still build on today. Gathering with the retirees who helped shape our credit union is always a highlight, and we're grateful to celebrate their legacy each year.



# Start the New Year with a Smart Money Reset

A new year is the perfect time to reset, refocus, and make a plan for your finances. Whether you're looking to pay down debt, build savings, or simply feel more confident about your money, these simple steps can help you start strong.

- 1. Look back before you look ahead:** Review your checking and credit card statements from last year. Notice where most of your money went and highlight areas where you can cut back. A budgeting tool or app can make it easier to track and categorize spending.
- 2. Set clear financial goals:** Decide what you want to accomplish this year: reduce debt, save for a trip, build an emergency fund, or prepare for retirement. Break big goals into smaller monthly steps so you can see your progress.
- 3. Build (or rebuild) your emergency fund:** Aim to set aside three to six months of essential expenses. Even starting with a small, automatic deposit each payday can make a real difference over time.



- 4. Create or update your budget:** Make sure your budget reflects your current income and priorities. Include savings as part of your plan, and adjust where needed so your spending supports your goals.
- 5. Check your credit:** Review your free credit reports at [AnnualCreditReport.com](https://AnnualCreditReport.com) and keep an eye out for errors or signs of fraud. Knowing your numbers helps you make better financial decisions.
- 6. Tackle high-interest debt:** Focus on paying down debts with the highest interest rates first, like credit cards. Even small extra payments add up.
- 7. Plan for big expenses ahead of time:** Think about upcoming events, travel, or repairs you may need this year. Setting aside a little each month can help you avoid surprises.

Every situation is different, but small, consistent steps can lead to big progress. And if you ever need guidance or want to explore tools that can support your financial goals, Family Savings Credit Union is here to help.

# Regulation E: Error Resolution Notice

Summary of our Error Resolution Procedure: 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

**Martin Luther King, Jr. Day**  
January 19

**Presidents' Day**  
February 16

**Good Friday**  
April 3

**Call Center Hours**  
**888-311-3728**

Monday, Tuesday, Thursday & Friday  
7:30 am – 5:00 pm CT

Wednesday  
7:30 am – 3:00 pm CT

# Financials As of November 30, 2025

<b>Assets</b> .....	\$1,147,778,494
<b>Loans</b> .....	\$961,717,226
<b>Shares</b> .....	\$971,853,614
<b>Members</b> .....	77,909

## Branch Locations:

<b>Albertville at Food City</b> 7200 US Highway 431 Albertville, AL 35950	<b>Trailhead at Food City</b> 150 Gurley Road NE Huntsville, AL 35811
<b>Bentley Bypass at Food City</b> 10210 Memorial Parkway NE Huntsville, AL 35810	<b>Valley Head</b> 85 Winston Street Valley Head, AL 35989
<b>Fort Payne at Food City</b> 1015 Gault Avenue South Fort Payne, AL 35967	<b>Cartersville - East</b> 3 Ryan Boulevard Cartersville, GA 30121
<b>Gadsden - Main Office</b> 711 East Meighan Boulevard Gadsden, AL 35903	<b>Cartersville - West</b> 205 Douthitt Ferry Road Cartersville, GA 30120
<b>Ider</b> 11194 AL Highway 75 Ider, AL 35981	<b>Calhoun</b> 1273 Curtis Parkway Calhoun, GA 30701
<b>Oxford</b> 162 Industrial Drive Oxford, AL 36203	<b>Hiram</b> 342 Charles Hardy Parkway Hiram, GA 30141
<b>Owens Cross Roads at Food City</b> 7060 US Highway 431 South Owens Cross Roads, AL 35763	<b>Rockmart</b> 101 Felton Drive Rockmart, GA 30153
<b>Rainbow City</b> 3003 2nd Street Rainbow City, AL 35906	<b>Rome at Walmart Supercenter</b> 2510 Redmond Circle NW Rome, GA 30165
<b>Scottsboro</b> 24661 John T. Reid Parkway Scottsboro, AL 35768	