

Winter 2021

A Message from the Leadership

2020 was a very difficult year for many families and businesses. Yet at Family Savings, we continued to grow and prosper to help our members in many different ways. We will always lean on our motto of “People Helping People”, and 2020 was certainly a year in which we all learned the importance of coming together, even if at a distance, to help one another. We appreciate your support and understanding of the decisions we made in 2020 to keep our members and employees safe, including temporarily closing our lobbies. FSCU continued to provide state of the art online and mobile services, as well as enhanced services through our drive-thrus.

While some other businesses may have pulled back on charitable donations, Family Savings CU continued to give back to the communities we serve. Between providing meals, Christmas presents, and other random acts of kindness, we proudly donated close to \$20,000 during the holiday season of 2020. We could not have made such a positive impact without you, our members. You all are the reason why Family Savings continues to thrive, even in the midst of these global hard times.

2021 is already proving to be an exciting year, as we welcome new leadership beginning January 15th. Current Vice President Danny Varnon will take over for retiring President and CEO, Monte J. Hill. Monte’s vision and passion for the credit union movement has had an extraordinary impact on the employees, members, and our communities over the last 16 years.

“I have had such a tremendously rewarding career at Family Savings; I have been so fortunate to have had the opportunity to serve as the leader of such a generous organization. The support of the Board of Directors, Supervisory Committee, fellow members of the Executive team, and the entire staff played a huge role in my success as President, and for that I am so very grateful. I would also like to extend a special thank you to the members for their trust and business during my tenure as president. The relationships I have formed over the last 16 years will last a lifetime,” said Hill.

We wish Monte the best in his retirement, and welcome Danny Varnon as the new commander in chief. “Our board of directors, supervisory committee, and staff – myself especially – deeply appreciate Monte’s service to Family Savings and our members,” says Varnon. “He instilled a strong foundation, which we will continue to build upon for Family Savings’ future.”

On behalf of the entire staff at FSCU, we wish you all a happy and prosperous new year!

A handwritten signature in cursive script that reads "Monte J. Hill".

Monte J. Hill
President & CEO

Credit Card Balance Transfer

Rates as low as
7.25%
APR*

Transfer your higher-rate credit card balances today and get an amazing rate.

When you pay less interest on your credit card balances, you can pay down your balance faster and get out of debt. Plus, get free expert advice about paying down your debt and boosting your credit score. All at Family Savings Credit Union.

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- Cash rewards earned will be paid annually November 1
- There are no limits on how much in cash rewards you may earn
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*APR=Annual Percentage Rate. Not everyone will qualify for the lowest rate. Rate based on credit score. Visit www.family-savings-cu.com for balance transfer fee and the full terms and conditions of this offer. You may also see a member service representative or call 888-311-3728 for more information as well as a copy of the full terms and conditions of the FSCU Visa Credit Card.

Recovering from Holiday Spending?

The best way to use a credit card is to make the purchases you need and pay off the full balance every month.

However, sometimes that's easier said than done, especially during the holidays. If you find yourself in debt, don't panic. We can help. We offer several options you can use to consolidate debt. Apply for a loan from Family Savings! Consolidate holiday bills and possibly lower your payment to save you money. Simply give us a call or apply online.

*APR (Annual Percentage Rate) is based on credit score. Repay example: \$2,000 for 12 months at 8.00% APR is repaid at \$173.95 per month for 12 months. Not all applicants will qualify for the lowest interest rate. No down payment is required for this closed-end, fixed rate loan. Equal opportunity lender. Account disclosures available upon request. Membership is required to have a loan with FSCU.



Explore the Banzai financial education program for free.

Family Savings continues to bring Banzai, the financial education program used by millions of teachers and students around the country, to you and your home. Experience real-world financial education in a fun, safe way. Banzai has fun, practical ways to help you with every day financial decisions. Are you budgeting like a rookie, or not at all? Start now with the Banzai Coach! at <https://teachbanzai.com>.

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Started
Today!

Members Save on TurboTax

Get your taxes done right and your maximum refund guaranteed



Family Savings Credit Union is growing!

We're now in the Oxford/Anniston area! FSCU has merged with Brassies Credit Union and we are now proudly serving members in Calhoun County. Come see us at our new location, located at 1800 Golden Springs Road, Anniston.

In 2021 we will be expanding to Marshall county, opening a new branch inside the **NEW** Food City located in Albertville! Be on the lookout for updates on the new branch!



What's your credit score? FSCU offers Free Credit Reviews

Call one of our branches or schedule an appointment to meet with one of our credit experts. Our credit experts will review your credit and help you plan to achieve your financial goals. They might even find ways to lower loan payments or boost your credit score! 888-311-3728.



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 ten business days. We will tell you the results of our investigation within ten 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 re-credit your account within ten business days for the amount you think is in error, so 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 ten days, we may not re-credit your account. If we decide there was no error, we will send you a written explanation within three business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

Holiday Closings:

January 1 - New Year's Day

April 2 - Good Friday

January 18 - Martin Luther King, Jr. Day

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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, 2020

Assets \$ 547,641,988

Loans \$ 377,342,321

Shares \$ 483,467,591

Members 65,212

Branch Locations:

Main Office

711 E Meighan Blvd
Gadsden, AL 35903

Rainbow City

3003 2nd Street
Rainbow City, AL 35906

Scottsboro

24661 John T. Reid Pkwy
Scottsboro, AL 35768

Anniston

1800 Golden Springs Road
Anniston, AL 36207

Rockmart

101 Felton Drive
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 Road
Cartersville, GA 30120

Call Center Hours:

Monday – Friday

7:30 am – 5:00 pm CT

888-311-3728