

FAMILY MATTERS



WINTER 2019

Love Your ~~Card~~ REWARDS

Everyone likes the convenience, the worldwide purchasing power, and the buyer protection only VISA® can offer

Easy-to-Earn Cash rewards

Apply for a new Family Savings Credit Union VISA® and get ready to fall head-over-heels with the rewards.

- Earn 1% cash rewards for every dollar you spend on qualifying purchases
- Cash rewards earned will be paid annually November 1
- There are no limits on how much in cash rewards you may earn
- No Annual Fee

With rewards like that, what is not to love? And, for a limited time, there's even more to love! It's time to break up with all those ho-hum credit cards in your wallet. Apply for a new personal or business Family Savings VISA® and get ready to fall in love.



APPLY TODAY!
Contact us at 888-311-3728 or stop by your local branch.

Annual Meeting will be held on Sunday, April 28, 2018 at The Venue at Coosa Landing

Registration begins at 1:00pm and meeting begins at 2:00pm. Join the Family Savings staff this year at our exciting Annual Meeting filled with updates on the past year's happenings, door prizes, fellowship and refreshments all at a beautiful new location.

The Venue
201 George Wallace Drive
Gadsden, Alabama 35903

Wondering what to do with all those holiday bills?

Apply for a loan from Family Savings! With rates as low as 7.99% APR*, you can pay off those 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: \$1,000 for 12 months at 7.99% APR is repaid at \$86.98 per month for 12 months. 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.

HOLIDAY CLOSINGS

New Year's DayJanuary 1
Martin Luther King, Jr. DayJanuary 21
Good Friday April 19

Rita Holcomb Retires after 32 Years of Service



Rita joined FSCU in 1986 as the Collections/Disability Clerk. Soon after, she became the Asst. Collection Manager, and after working 13 years in this position, she moved into the Branch Auditors job while continuing to handle employee benefits and insurance. In 2002, Rita became the Director of Human Resources until she retired this year.

When asked what was her most fond memory of Family Savings, she reflected, "One of the things I remember the most are the lines of members we always had each Friday when Goodyear got paid. There would be a sea of members in the lobby, so many you couldn't see from one side to the other. They would laugh, cut up with each other and even sing over the PA system from the switchboard while waiting."

Rita has seen many changes at Family Savings over her 32 years, such as how the technology and services offered now give the members so many advantages compared to how it was before the 90's.

"I always enjoyed the members and being able to help them while on the first several jobs I had. I still have great memories of some of them. But, I must say I loved working with the employees the most. They were very dear to me and being in that role was truly a blessing in my life."

Rita says when people ask what she will do in retirement, she usually replies jokingly, "sleep late after 32 years of early hours." Rita hopes to be able to enjoy being at home where she is the happiest. "I have a few things in mind, you just never know."

Rita will be missed by many in the credit union industry. We all wish her well on her next adventure.

Planning for Retirement?

Open an IRA account in 2019 and start preparing for your future. It is your money, so plan to make it last well into the future.

Family Savings wants to help you make the best decision for your retirement savings with the best returns and security. We welcome the opportunity to earn your trust and confidence by helping you determine what your best alternative would be when choosing from our many IRA options.

Remember: One quirk in the IRA laws is that you have 15 months to make a contribution for the current tax year. For 2018, the date range is from January 1, 2018, to April 15, 2019 (the tax filing deadline).

Due to the complexity of IRAs, we suggest you consult with a tax professional. If you have any questions about the IRA options at FSCU, contact Chelsea McCrary at 256-439-5729 or 888-311-3728 ext. 5729 or visit your Member Service Representative at any local branch location.





Members Save Up To \$15 on TurboTax and Get a Chance to Win \$25K!

This year, get your biggest possible tax refund and the chance to win \$25,000. And, as a credit union member you can save up to \$15 on TurboTax this tax season.



- ♥ Get a chance to win **\$25K**. Just try TurboTax Online for free by February 14th (and provide a valid email address) to be automatically entered to win the TurboTax \$25,000 Sweepstakes.¹
- ♥ TurboTax has you covered. TurboTax is up-to-date on the latest tax laws and guarantees **100% accurate** calculations, so you can be confident your taxes are done right.
- ♥ **Real CPAs review your return.** With TurboTax Live, you can talk with a CPA or EA onscreen for unlimited advice and a final review of your return.

To enter the sweepstakes and access the member discount, click on the TurboTax web banner located on our Family Savings TurboTax website. Start today and save! http://www.lovemycreditunion.org/client/love_my_cu/banner/?bid=254&campid=23&clientid=68628&sid=1

More from Love My Credit Union Rewards – DISCOVER SPRINT'S NETWORK RELIABILITY & CASH REWARDS



The BENefits of credit union membership will have you seeing dollar signs. Right now, credit union members can get cash rewards for each new line you activate with Sprint®! Visit LoveMyCreditUnion.org/Sprint for all the details and special offers.

Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2018. Discount applies to TurboTax federal products only. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.

TurboTax \$25,000 Sweepstakes. NO PURCHASE OR FINANCIAL DISCLOSURE NECESSARY. Open to legal residents of the 50 United States or the District of Columbia, 18 years of age or older at time of entry, who are customers of participating Financial Institutions or employees of participating businesses. Void in Puerto Rico and where prohibited by law. Sweepstakes ends 2/14/19. Subject to complete Official Rules and all applicable federal, state and local laws. For Official rules including participating Financial Institutions and business, odds of winning, alternate method of entry, and prize descriptions, visit the Official Rules. PRIZES: 1 Grand Prize: A check for \$25,000. Retail value, \$25,000. 12 First Prizes: A check for \$1,000. Retail value, \$1,000 each. Maximum retail value of all prizes is \$37,000. The odds of winning a prize depend upon the total number of eligible entries received by the end of the Promotion Period. SPONSOR: Intuit Inc., 7535 Torrey Santa Fe Rd, SDG-2A-03-22E, San Diego, CA, 92129.



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.

FINANCIAL PROFILE

November 30, 2018

Assets	\$417,428,150
Loans	\$320,964,647
Shares	\$366,048,250
Members	63,115

OFFICIALS & MANAGEMENT

Board of Directors

L. Pat Williamson	Chairman
Dale Boyd.....	Vice Chairman
Hacky Jagers.....	Secretary
Jimmy Wilkes	Treasurer
Ronnie Reed	
Wally Burns	
Randel Mountain	
Audra Burger	Board Member Emeritus

Supervisory Committee

Dustin Tucker.....	Chairman
Calvin Hutchinson	
Dan Baldwin	

Credit Union Executive Management

Monte J. Hill	President/CEO
Danny Varnon	Executive Vice President
Debbie Huff	Chief Financial Officer
Robert Rayburn.....	Chief Lending Officer
Frankie Letson.....	Director of Branch Operations

STAY CONNECTED WITH FAMILY

Like us on Facebook and follow us on Twitter.



Main Office

711 E. Meighan Blvd.
Gadsden, AL 35903
256-543-9530
Mon., Tues. & Thurs. - 7:30am to 4pm
Wed. - 7:30am to 12 noon
Fri. - 7am to 5pm

Rainbow City

3003 2nd St.
Rainbow City, AL 35906
256-413-0900
Lobby and Drive-thru
Mon. - Fri. - 9am to 5:30pm
Sat. Lobby - 9am to 1pm
Sat. Drive-thru - 9am to 1pm

Scottsboro

24661 John T. Reid Pkwy.
Scottsboro, AL 35768
256-259-1534
Mon., Tues., Thur., Fri. - 8am to 4:30pm
Wed. - 8am to 12 noon

Rockmart

101 Felton Dr.
Rockmart, GA 30153
770-684-8601
Mon., Tues., Thur., Fri. - 8:30am to 5pm
Wed. - 8:30am to 12 noon

Calhoun

1273 Curtis Pkwy
Calhoun, GA 30701
706-602-2800
Mon., Tues., Thur., Fri. - 8:30am to 5pm
Wed. - 8:30am to 12 noon

Hiram

342 Charles Hardy Pkwy
Hiram, GA 30141
770-443-2655
Mon., Tues., Thur., Fri. - 8:30am to 5pm
Wed. - 8:30am to 12 noon

Cartersville - East

10 Fox Chase SE
Cartersville, GA 30120
770-382-9597
Mon., Tues., Thur., Fri. - 8:30am to 5pm
Wed. - 8:30am to 12 noon

Cartersville - West

205 Douthitt Ferry Rd.
Cartersville, GA 30120
770-607-1475
Lobby and Drive-thru
Mon., Tues., Thur., Fri. - 8:30am to 5pm
Wed. - 8:30am to 12 noon
Sat. - 8:30am to 12 noon