

FAMILY MATTERS



SUMMER 2019

Family Savings Awards C.V. Glassco Memorial Scholarships for 2019

The Board of Directors, Management and Staff are pleased to announce the 2019 C.V. Glassco Memorial \$1,000 Scholarship Recipients:

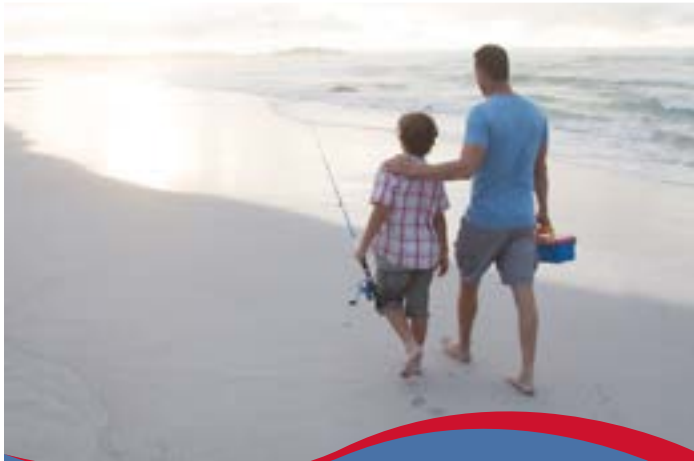
- Hayden Zebeau - Cedartown High School
- Wendy Gonzalez - East Paulding High School
- Aaron Rakestraw - Sardis High School
- Heather Hall - Cartersville High School
- William Archer - Cartersville High School
- Shelby Smart - North Jackson High School
- Brooklyn Carr - Sonoraville High School
- Nathan Gilbert - Westbrook Christian School

To apply, the students are required to send a copy of their high school transcript, 3 letters of recommendation, a statement of their goals and a student resume. The recipients are chosen based heavily on extracurricular activities, community involvement and academic performance.

The Family Savings scholarship is named in memory of Mr. C.V. Glassco of Gadsden, AL who passed away in 2008. Mr. Glassco served FSCU as a volunteer on the credit union Board of Directors for over 35 years, with 22 of those as Chairman. The funds are raised each year by a clay shoot hosted by FSCU in May.

HOLIDAY CLOSINGS

- Independence Day Thursday, July 4th
- Labor Day Monday, September 2nd
- Columbus Day Monday, October 14th



SKIP YOUR JULY LOAN PAYMENT!

This July, skip your loan payment and enjoy a vacation with family! 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 July loan payment(s) and use it for a vacation, a home project, or whatever you would like. Please call (256) 543-9530 or toll free at 888-311-3728 with any questions or to request a form.

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 July loan payment is due.

Offer does not apply to Real Estate Loans, Open-End Loans, Single Pay Loans, Workout Loans, Credit Builder Loans, Troubled Debt Restructured Loans or Lines of Credit. By signing this form to skip your payment, you and any other joint/co-signers 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 an 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 per loan may be skipped within a calendar year. The primary and all joint/co-signing members must sign the request form. FSCU must receive this signed authorization form before your July 2019 payment is due. Any loan that has had an extension or loan modification in the past 6 months does not qualify. Account must be in good standing to qualify.



Love Your Loan ~~LOAN~~ RIDE

Check out our Low Rates! Apply online, at the branch, the dealership or by phone TOLL FREE 1-844-FSCULOAN. We can send loan documents by email for electronic signatures, so you spend less time waiting and more time enjoying your new ride.

Simply E-Sign them and YOU'RE DONE!

Rates as low as
2.75% APR

Up to
100% financing
for qualified members

Terms up to
84 months

*APR=Annual Percentage Rate. Loan subject to credit approval. Repay Example: Loan of \$15,000.00 at 2.75% APR for 36 months has a payment of \$434.61 monthly. Rate and term based on credit score, vehicle year model and term of loan. Loan subject to credit approval. No down payment required. Pre-Qualification is not a firm offer of credit. Member accounts federally insured to at least \$250,000 by NCUA and backed by the full faith and credit of the United States Government. Full account disclosures upon request. Equal opportunity lender. Contact credit union for membership qualifications.

SNAP, SEND, DONE! ON WITH THE FUN!

USE MOBILE CHECK DEPOSIT TODAY!

The Family Savings Mobile App now features FREE Mobile Check Deposit. With a few simple clicks and 2 quick photos, your check will be deposited into your account – fast and easy to use! Save time for more FUN!

Download our mobile app today on any iPhone or Android device by searching Family Savings Credit Union.



APPLY FROM ANYWHERE...

EVEN YOUR FAVORITE VACATION SPOT!

Simple and Convenient are the keys to getting a loan at Family Savings. Members apply for a loan by phone or online, both with quick approvals! Sign documents electronically.

Visit familysavingscu.com or call **1-844-FSCULOAN (844-372-8562)** Our Loan Specialists will be glad to assist you with your borrowing needs.



The 4th Annual C.V. Glassco Merit Scholarship Sporting Clay Shoot

The 4th Annual C.V. Glassco Scholarship Sporting Clay Shoot was held on May 9th at the Civilian Marksmanship Park (CMP) in Talladega, AL. Thirty-Six shooters participated in the event. Congratulations to the winning teams: 1st place - Legend Hollow, 2nd place - Coosa Valley Credit Union and 3rd place - The Big Boys. The first-place high shooter winner was Mark Wood. Andy Harris and Neil Lea tied for 2nd place high shooter. Everyone had a great time! We raised over \$6,000 in scholarship money for our 2019 CV Glassco Memorial Scholarship fund. Look for scholarship applications in January 2020.



Top: Congratulations to our 1st place team from Legend Hollow.

Bottom: Ready, aim, fire from the shooting stand.

Be sure your Insurance Information is up to date with Family Savings

If you have a secured loan such as an auto or boat loan, be sure Family Savings has your insurance documented. If you have any concerns or if you need to update your records, please contact your closest branch office or call 888-311-3728. You may also visit the web at myinsuranceinfo.com.

Family Savings offers financial planning assistance through our partnership with Harbor Financial

Our financial advisors from Harbor Financial always provide the most qualified guidance backed by the Family Savings way. Schedule a no-obligation appointment today to get one step closer to reaching your financial goals.

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

In Alabama or Georgia, contact Ray Grigsby or Paul Yother, Financial Advisors, at their Harbor Financial office located at 2100 Club Drive, Suite 200, Gadsden, AL (256) 543-2655.

Securities and advisory services offered through Harbor Financial Services, LLC member FINRA/SIPC, and a Registered Investment Advisor. Insurance products may also be offered through Harbor Financial Services, LLC. Harbor Financial Services is not an affiliate of Family Savings Credit Union. Investment products offered are: • Not insured by the NCUA • Not a deposit or other obligation of or guaranteed by any credit union • Subject to risks including the possible loss of principal amount invested.



Love My
Credit Union®
rewards

There are more reasons than ever to love being a member of Family Savings Credit Union.

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:

- » **\$100 cash reward** with each new line you activate with Sprint. Plus, existing customers earn \$100 Annual Loyalty Cash Rewards, and **25% off select accessories** in Sprint 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.
- » **Onboarding new partners in 2019.**

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.



Loan Payment Convenience

Online Loan Payments from a Credit Card or a transfer from another Financial Institution is now available at Family Savings. **Just pull up familysavingscu.com and click 'Loans' and choose 'Online Loan Payments'**. You may also call 888-311-3728 and pay by phone. There is a \$5 courtesy fee for this service.

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 or travel companions.
- Give \$20 to \$750 per gift card.
- An attractive card carrier.



The Family Savings Call Center is now open 7am until 5pm (CST) Monday-Friday for your convenience.

FINANCIAL PROFILE

May 31, 2019

Assets	\$432,139,108
Loans	\$335,487,842
Shares	\$376,898,336
Members	63,547

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	

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.



LOCATIONS & HOURS

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