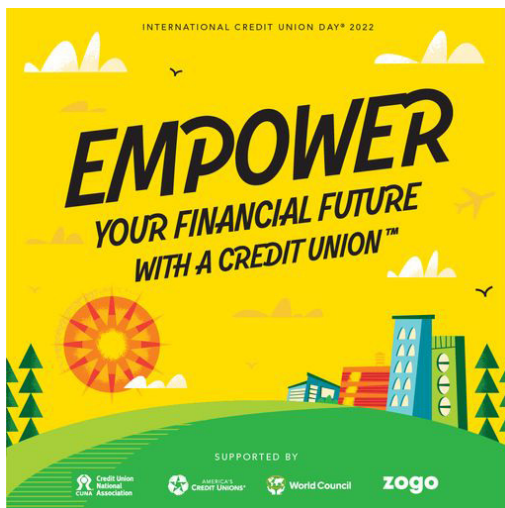


Fall 2022

Exciting Changes at Family Savings Credit Union

August brought big changes to Family Savings Credit Union. On August 23rd, Mortgage Services hosted Etowah Chamber's Business and Gravy followed by a ribbon cutting at their new location. The Mortgage Services office is located at 3005 Rainbow Drive in Rainbow City. The new location will better serve our members by meeting all their mortgage needs, including FHA, VA, USDA, conventional and construction loans.

On August 25th, our Cartersville West branch held a grand re-opening after an extensive interior remodel. Not only is the layout more accommodating to members but includes new technology for member sign in. Cartersville West is located at 205 Douthitt Ferry Road. They are open Monday, Tuesday, Thursday and Friday 8:30-5:00 p.m., Wednesday 8:30-12:00 p.m. and Saturday 8:30-12:00 p.m.



Celebrate ICU Day – October 20th

On October 20, 2022, Family Savings Credit Union will join over 56,000 credit unions around the world to celebrate International Credit Union (ICU) Day®. The theme of ICU Day 2022 is “Empower Your Financial Future with a Credit Union.” ICU Day highlights the many ways that credit unions across the world help members improve their financial health and well-being. Visit any Family Savings branch that day for refreshments, special swag and a chance to win a JBL Flip 4 Waterproof Portable Bluetooth Speaker. Credit unions were built on the principle of “people helping people.” We’ve seen that philosophy in action for more than 100 years, with credit unions providing access to affordable financial products and striving to meet the needs of underserved communities. We are honored to be a part of this proud tradition. Family Savings invites both members and nonmembers to visit any of our eleven locations and celebrate this day.

Add more happy to your holidays!

Everyone can use some extra money during the holiday season. At Family Savings Credit Union, we want to make that possible by inviting you to skip your December loan payment. For only \$25 per loan payment skipped, you can have the cash you need to make the season even brighter for you and your family.

With our easy Skip-a-Payment plan, you can take the money you would normally use to make your December loan payment(s) and use it for special gifts, a holiday vacation or however you would like.

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 December loan payment is due.

Please call (256) 543-9530 or toll free at **888-311-3728** for questions or visit **familyavingscu.com** to download a form.

Offer does not apply to Real Estate Loans, Open-End Loans, Single Pay Loans, Workout Loans, Credit Builder Loans, Troubled Debt Restructured Loans, Commercial/Business Loans or Lines of Credit. By signing up to skip your payment, you 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 and account in good standing 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 a 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 may be skipped within a calendar year. The primary member must sign the request form. FSCU must receive this signed authorization form before your December 2022 payment(s) is due. Any loan that is less than 6 months old or has had an extension or loan modification with extension in the past 6 months does not qualify. If you have an automatic payment from your account with another institution to the loan payment you are skipping, you are responsible for making the necessary adjustments to your automatic payment. Not doing so may cause the skipped payment(s) to still be deducted from your account.

Don't miss this special rate!

These days, it can be hard to earn much on your savings. So, you should take advantage of any opportunity to earn more. This is a limited-time offer, so act now and start earning more on your savings. **You'll be glad you did!**

Stop by a branch, visit us online at FamilySavingsCU.com or call us at 256-543-9530.

*APY=Annual Percentage Yield. \$500 minimum deposit to open this 14-month share certificate of deposit. Rate effective as of 08/15/2022 and subject to change. New money only. Penalty for early withdrawal. Offer may be withdrawn at any time. All member accounts are insured to \$1,000,000 (one-million dollars). Federally insured by NCUA to \$250,000 and insured up to an additional \$750,000 by ESI, a private insurance company. Federally insured by the NCUA.



Earn 2.02% APY*
ON A 14-MONTH CD

LEARN MORE!

YOU COULD WIN A TRIP TO ARIZONA for **SUPER BOWL LVII**

Simply use your Visa card from 9/1/2022 through 10/31/2022 to be entered automatically. Tap to pay with your Visa contactless card or a Visa card with a payment-enabled device for a bonus entry!

VISA



Proud Sponsor

Grand Prize Package includes:

- 2 round-trip flights to Arizona
- 2 tickets to Super Bowl LVII
- Hotel Accomodation

Can't make it to Arizona for Super Bowl LVII? No problem! The winner has the option to choose the alternative prize of \$5,000 and an exclusive Visa NFL Gift Box containing NFL merchandise and more.



NO PURCHASE OR OBLIGATION NECESSARY TO ENTER OR WIN THE VISA 2022 NFL SWEEPSTAKES. Non-Purchase Entries and Purchase Entries have an Equal Chance of Winning. Open to legal residents of the 50 U.S. & D.C., 18 or older as of 9/1/22. Void in P.R. and where prohibited. PIN-based and ATM transactions are not eligible. Ends 10/31/22. For details, including non-purchase entries, see full Official Rules on back or go to www.visa.com/NFLUltimateSweepstakesFullRules.



5 Spending Tips to Bring You Less Stress (and More Joy!) This Holiday Season

This year, many Americans may find they are dealing with financial setbacks such as a loss of employment, reduced income, or other unanticipated expenses that may make it more difficult to avoid having holiday debt follow them into the new year. Here are five tips designed to give you less stress and more joy this holiday season:

1. Set a Holiday Spending Limit

During the holidays, it can be easy to let spending get out of control. Put a cap on your spending by creating a holiday budget / spending plan. Be sure to factor in additional non-gift related expenses that can easily add up—things like holiday photos, decorations, food, and family gatherings.

2. Avoid Putting Holiday Debt on Credit Cards

The number one of financial wellness? Avoid spending money you don't have. While it's easy to do, putting holiday spending on credit cards can be risky—especially if you don't have the funds to pay it off when the bill comes due. According to a recent survey, Americans racked up an average of \$1,325 in holiday debt. Of those surveyed, 75% said they wouldn't be able to pay it off in January, with 15% saying they only intended to pay the minimum monthly payment. In case you're wondering, that translates to over \$600 in interest and 5 years of making payments—ouch!

3. Trade Pricey for Priceless

A great gift doesn't have to be expensive. Think outside the box and treat your loved ones to a thoughtful gift that generates excitement without the price tag. Maybe that's a handmade item, DIY project, a fun experience, a coupon book, or just the gift of your time.

4. Keep Your Personal Info Safe

The holiday season is a time when people are more vulnerable to identity theft scams. Not only are they making more purchases than at any other time of year, but they are often distracted when doing so. According to a recent Experian study, as much as 43% of holiday shopping identity theft occurs online. Since COVID more people than ever are online shopping, it's important to be aware of the best ways to protect yourself from identity theft:

- Stay up-to-date with online scams
- Use strong account passwords
- Monitor your credit report



5. Stay the Course with Free Financial Counseling from GreenPath

If you are caught up in the holiday frenzy, and you are stressed about overspending, the counselors at GreenPath can help. In fact, 90% of people surveyed report feeling better prepared to handle their finances after speaking with a financial counselor. Get ahead of your holiday finances and connect with a counselor today—it's free, no pressure, and 100% confidential.

Call Greenpath at **800-550-1961**
and tell them you are a member of
Family Savings Credit Union OR visit
FamilySavingsCU.com for more
information.



Holiday Closings:

November 11th
Veteran's Day

November 24th & 25th
Thanksgiving
(Cartersville West and Rainbow City will open regular hours Saturday, November 26th)

December 24th & 26th
Christmas

December 31st
New Year's Eve

January 2nd
New Year's Day



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



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 August 31, 2022

Assets	\$708,933,887
Loans	\$593,846,569
Shares	\$628,817,476
Members	70,793

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