

# Winter 2022

## FSCU Celebrates 70 Years!

Seven decades ago, a service organization was created. A financial cooperative organized on the premise of “people helping people” which came to be known as Family Savings Credit Union. The institution first operated out of a room located in a building owned by Local 12, Rubberworker’s Union.

What started with seven Goodyear Tire & Rubber employees pooling their money together to help purchase items has now turned into a full-service financial institution. In the beginning share accounts were all that were available. As more members joined and deposits grew, Family Savings was able to meet borrowing needs and later offer checking accounts, CDs and IRAs. Today, Family Savings offers a wide variety of services including Business Services, several checking and savings accounts to meet the needs of our members, mobile check depositing, mobile banking, online and telephone banking, financial literacy to students, Bill Pay and Digital Wallet—just to name a few.

While we have added efficiency and convenience, our foundation has not changed. Family Savings is still dedicated to giving members a lower-cost alternative to the traditional banking system. Our members, not profit, are our first priority.

Our success is attributed to the commitment of the staff, volunteers and most importantly our members. We have accomplished many goals over the last seven decades and are dedicated to surpass any challenge in the future.



*Top: Our main branch located in Gadsden, Alabama is located across the street from the former Goodyear Tire & Rubber Plant. Bottom Left: Ms. Ann Veasey and Ms. Audra Burger sit outside the original Family Savings Credit Union, located in a building owned by Local 12, Rubberworker’s Union. Bottom Right: The 1st Family Savings Credit Union building, located on Hoke Street.*

## Join us for our Annual Meeting

Celebrate our 70th birthday with us at our Annual Meeting. We will update everyone on the past year’s activities, give away over \$7,000 in door prizes, snacks and so much more!

**Sunday, April 24, 2022**

**Registration: 1:00 PM (CST)**

**Meeting Begins: 2:00 PM (CST)**

**The Venue at Coosa Landing**

201 George Wallace Drive  
Gadsden, Alabama 35903

**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.

- 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

**Apply Online at [FamilySavingsCU.com](https://www.family-savings-cu.com)**  
Call 888-311-3728

\*APR=Annual Percentage Rate. Not everyone will qualify for the lowest rate. Rate based on credit score. Visit [www.family-savings-cu.com](https://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.

## Start Saving Now for Christmas 2022

Tired of stressing out over the financial strain of Christmas? Open a Christmas Club savings account and be financially ready for Christmas. Christmas Club savings accounts earn competitive dividends with balances over \$2,000 which equals more money for that perfect gift! Members can save little by little for Christmas. Payroll deduction is available. You only need \$1 to open and maintain the account.



## An IRA can help you save more for retirement.

There are two types of individual retirement arrangements (IRAs): Traditional and Roth. Though the eligibility requirements differ, often the decision of whether to contribute to a Traditional IRA or a Roth IRA depends on your income. Both offer flexibility, accessibility and valuable tax benefits.

Members should contact their tax advisor before starting an IRA to learn the benefits of each that might apply to their individual financial situation.

For additional information or to help answer some of your questions, please visit

<https://www.family-savings-cu.com/accounts/ira-options>

visit your local branch Member Service Representative or contact Savannah Boyd, IRA Specialist at 256-439-5729.

# 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 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:

- Members can save **up to \$360 on their wireless bill** by switching to no-contract wireless.
- Members can **save up to 35% on IdentityIQ** credit report monitoring and identity theft protection.
- Savings up to **\$15 on TurboTax** federal products.
- Exclusive access to **home tech support and protection** with Asurion Home+.
- Exclusive discount from the **TruStage Home & Auto Insurance Program**.
- Members save on **SimpliSafe**, the #1 expert pick for home security.
- Exclusive access to the **Love My Credit Union Rewards Powersports, RV & Boat Buying Program**.
- Save on car maintenance + get \$10 off your first service using **CarAdvise**.
- Save 40% on a 1-year membership to **Sam's Club**.
- Build your credit history with rent and save up to 30% with **Rental Karma**.
- Save \$40 on **Calm**, the #1 app for meditation and sleep.
- Save on your **Travel and Entertainment** needs like Car Rentals, Hotels, Theme Parks, Movie Tickets and more!

Learn all about how your Family Savings membership gets you all these exclusive savings and more at [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org). Check them out and start enjoying credit union member benefits you never knew you had.



## TAX SOLUTIONS AND SAVINGS FOR MEMBERS



SCAN THE QR CODE TO VIEW SAVINGS  
[TaxServices.LoveMyCreditUnion.org](http://TaxServices.LoveMyCreditUnion.org)





# 5 Ways to Make Money Resolutions That Stick

By GreenPath Financial Wellness

The New Year is a time for new beginnings. Are you ready to make money resolutions that stick? Eliminating debt, learning new spending habits, or building savings are choices that can change your life. They can affect your entire well-being from stress levels to physical and mental health. When considered as one big New Year's goal, it can be overwhelming to know where to begin. To make it possible in the year ahead, here are five tips to commit to your financial health.

## 1. Make a Road Map: Set a Goal (and Write It Down)

Goal setting gives you direction. You can decide on your destination and make a plan to get there. This might seem small, but it's not. Not only is goal setting linked to higher achievement and self-confidence but writing down your goal can also make you more likely to succeed.

## 2. Be Specific About What You Want, and Why You Want It

Getting clear on your priorities and deciding on a specific goal are two keys to success. When it comes to your money and your financial situation, set aside some time to reflect on what you really want to accomplish – and be specific.

### Ask yourself three “W” questions:

- What do you want to accomplish?
- When will you achieve it?
- Why does it matter to you?

Visualizing a dollar amount can lead to success, whether it is a specific figure to save, pay off, or earn in the year ahead. Keep that figure alive by writing it down or tracking it in an app.

A real dollar amount makes for a real goal. Give yourself a deadline while you're at it, to motivate you even further.

## 3. Be Positive and Realistic

Goals can challenge you and help you grow into a new future. Choosing a goal that is attainable is another important part of success.

Let's say you've chosen a clear goal – with a positive outcome - such as: “In five years, I will be debt free. I will pay off my entire debt of \$12,000 so that I can focus on enjoying my family instead of worrying about money.”

Be sure it's a realistic goal based on your specific situation.

Given your income, debts and expenses, is it realistic to spend \$200 on your goal each month? Is it possible to pay it off even faster by spending \$250 a month? Or does your budget allow for \$100?

Staying positive and being realistic shows you how much you can devote to sticking to achieving your goal.

## 4. Keep and Celebrate Milestones

Making your goal measurable will help it stick. Keeping track of your progress can help you stay focused and motivated.

Tracking progress on an app, spreadsheet, or a simple notebook helps you see your future getting closer and closer.

Break your goal into smaller milestones. This makes it easier to see your progress and is less intimidating.

For example, a mini resolution might be to pay off one credit card. Making smaller changes over time is often easier than trying to make a massive change all at once.

Celebrate your success along the way. Celebrating wins actually “trains your brain” by reinforcing your new habits, which makes it easier to stay on track if you hit a bump in the road at some point.

## 5. Make (and Work) the Plan

Money resolutions often go by the wayside if they serve as a goal without a plan. A plan outlines how you will accomplish your goal.

Keep it simple. The plan might define how much you will spend toward your goal, how often you'll make deposits on it, and the method you'll use to transfer money toward your goal. For instance, automating monthly payments or savings goals is proven to help people stick with money resolutions.

Choose one habit to change at a time. For example, if you need to reduce your credit card spending, focus on making that change as your first milestone. Then move on to setting money aside for payoff.

## Ready to Make Money Resolutions That Stick?

A New Year is a new opportunity for success. There's good news – you don't have to go it alone! Our partners at GreenPath Financial Wellness specialize in helping people get out of debt and improve financial wellness. Make those money resolutions stick by speaking with a financial expert. The call is free and confidential.

This article is shared by our partners at GreenPath Financial Wellness, a trusted national non-profit.

Call Greenpath at **800-550-1961** or visit **FamilySavingsCU.com** for more information on Financial Wellness. Tell them you are a member at Family Savings Credit Union.

*Introducing*



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

Accepting applications **NOW**

**APPLY TODAY!**

The Credit Union Partner's Helping Hands Foundation (CUPHHF) is a partnership between Alabama Teachers 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 will be managing the CUPHHF, accepting online applications and distributing funds from CUPHHF. Decisions for donation requests will be based on an application scoring system established by the CUPHHF. The foundation will operate with an advisory committee made up of representatives from both credit unions and will follow eligibility and funding requirements outlined below.

**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 a 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 any other agency

To inquire or to apply for funding, please visit  
The Community Foundation of Northeast Alabama's website  
at **[yourcommunityfirst.org](http://yourcommunityfirst.org)** and search for Credit Union  
Partner's Helping Hands Foundation or call **256-231-5160**.

Visit **[yourcommunityfirst.org](http://yourcommunityfirst.org)**



## 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:

**Saturday, January 1 & Monday, January 3** - New Year's Day (all branches open for teller transactions only on January 3)

**Monday, January 17** - Martin Luther King Jr. Day

**Friday, April 15** - Good Friday

## 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 November 30, 2021

|                |               |
|----------------|---------------|
| <b>Assets</b>  | \$647,910,943 |
| <b>Loans</b>   | \$470,537,983 |
| <b>Shares</b>  | \$576,964,735 |
| <b>Members</b> | 68,017        |

## 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 NE  
Cartersville, GA 30121

### Cartersville - West

205 Douthit Ferry Road  
Cartersville, GA 30120

### Calhoun

1273 Curtis Parkway  
Calhoun, GA 30701

### Rome at Walmart Supercenter

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**