

## Fall 2025

🖱️ Use these links to easily move through the PDF.

**Our New Branches**

**Holiday Skip-A-Pay**

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

**International Credit Union Day**

**Greenlight**

**Mortgage Solutions**

**From Backpacks to Gift Wrap: Time to Start Saving for Christmas**

**Milk & Cookies with Santa**

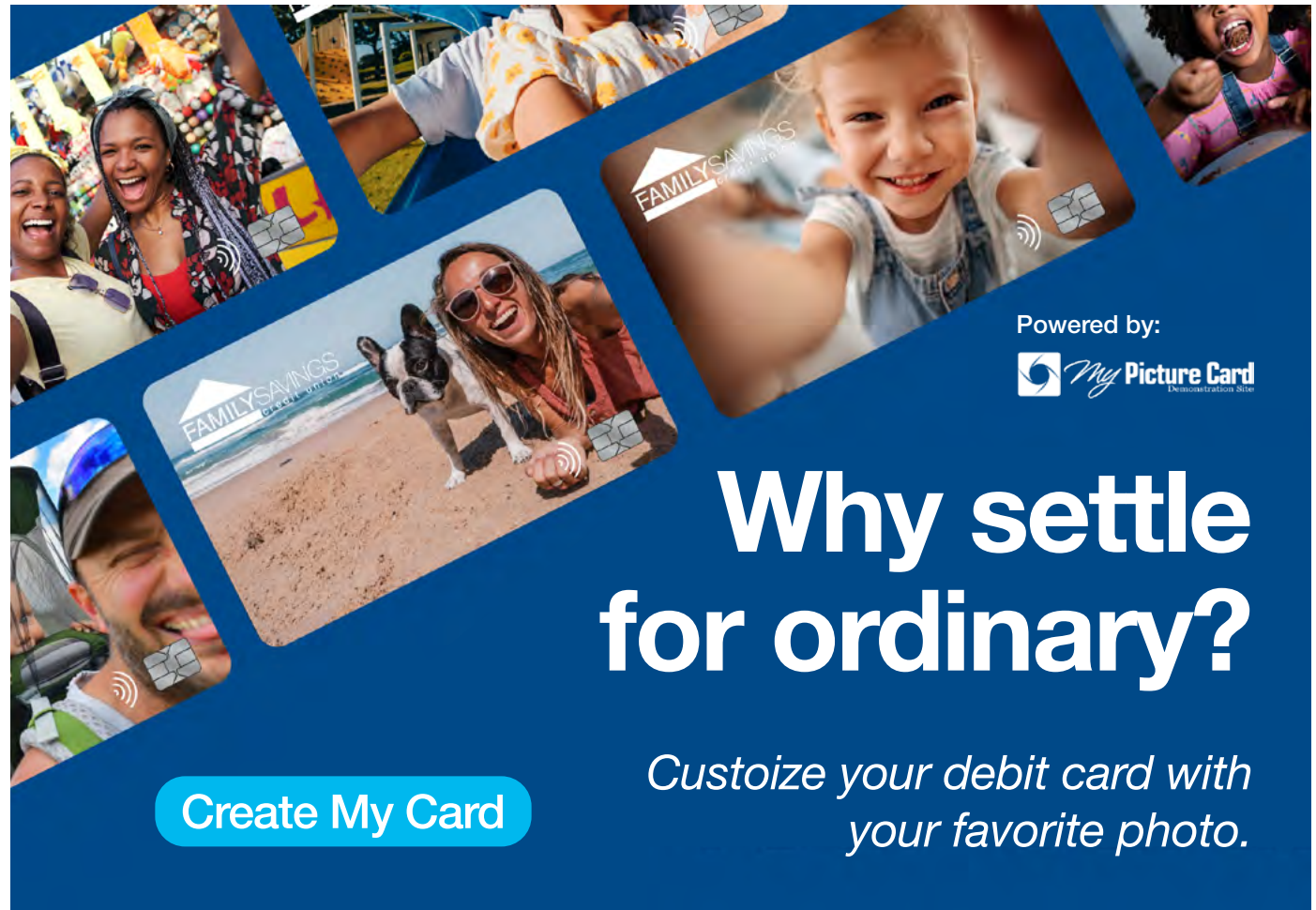
**Send Money with Zelle**

**Trust & Will**


**2025 Holiday Loan**

**Shred Day**

**Q3 Financials**



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**Why settle for ordinary?**

*Customize your debit card with your favorite photo.*

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# We're Growing in North Alabama!

We're excited to share that our Family Savings family is growing with the openings of our Bentley, Valley Head, and Ider branches.



The Valley Head and Ider locations celebrated their grand opening in August, welcoming new members from the former Merit Bank. Early July, we also celebrated our grand opening at our Bentley branch, giving the Huntsville community even more convenient access to the credit union difference.



At each grand opening, we loved celebrating with members, neighbors, and community leaders. These new branches give us the chance to serve you closer to home, and we can't wait to see all the ways they'll make a difference in their communities.



## Stop by Our New Branches

### Bentley Bypass at Food City

10210 Memorial Parkway NE  
Huntsville, AL 35810

### Valley Head

85 Winston Street  
Valley Head, AL 35989

### Ider

11194 AL Highway 75  
Ider, AL 35981



# Skip-A-Pay

## Time for a Holiday Happy Dance!

Skip your November OR  
December loan payment!



## Watch Santa bust a move when you skip your November or December payment!

The holidays are full of reasons to celebrate. At Family Savings Credit Union, we want to give you one more reason to dance for joy. That's why we're inviting you to skip your November OR December loan payment. Whether you're buying gifts, cooking big family meals, or traveling to see loved ones, skipping one month's payment puts more money in your pocket for the moments that matter most.

Visit [family savingscu.com](https://family savingscu.com) for more information on how to skip your November or December loan payment.

*This offer excludes Real Estate Loans, Open-End Loans, Single Pay Loans, Workout Loans, Credit Builder Loans, Troubled Debt Restructured Loans, Commercial/Business Loans, Credit Cards, and 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, GAP and/or Depreciation Protection 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. Offer valid for payments in November OR December 2025 only. FSCU must receive this signed authorization form before your November 2025 OR December 2025 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 FSCU account to the loan payment you are skipping, contact FSCU to have the payment schedule modified. 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. Accounts Federally Insured by NCUA.*

# *Introducing*



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

The Credit Union Partner's Helping Hands Foundation (CUPHHF) is a partnership between Emblem 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.

*(continued on next page)*



## 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 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 another agency

APPLY NOW >



WOCCU.org/icuday  
#ICUDay2025

10.16.2025

**International  
Credit Union Day**

**COOPERATION FOR A  
PROSPEROUS  
WORLD**

Supported by  
**velera**



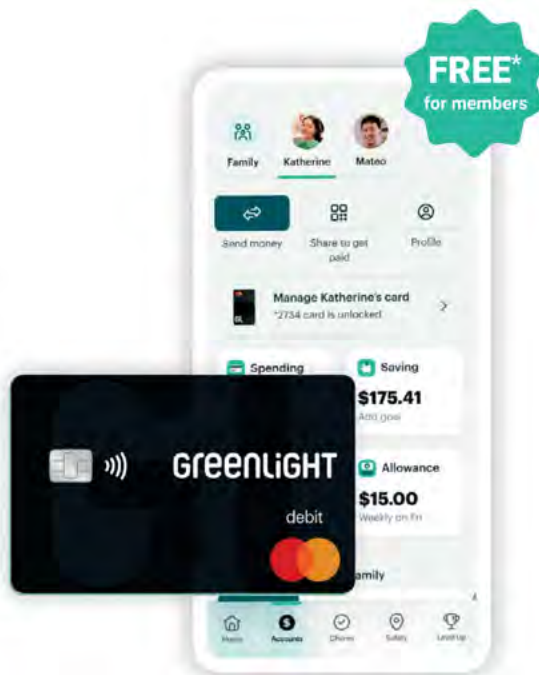
## Empower fa-la-la financial literacy this season.

Learn to earn, save, and spend wisely together with Greenlight – free\* for Family Savings CU families.



## Enjoy the all-in-one money app for families.

- ✓ **Raise smart holiday spenders.**  
Set spending limits by category or store, get real-time notifications, and turn their card on or off with a tap.
- ✓ **Celebrate the joy of saving – and giving.**  
Set holiday savings goals and track along as they save up for everyone on their holiday list while earning 2% on savings.<sup>^</sup>
- ✓ **Get paid by friends and family.**  
Holiday helpers? Nice! From shoveling snow to babysitting, kids can share their pay link to receive money – with your approval.
- ✓ **Financial literacy game**  
Kids play Greenlight Level Up™, the financial literacy game that makes money concepts easy to understand and fun to learn.



Greenlight is a financial technology company, not a bank. The Greenlight app facilitates banking services through Community Federal Savings Bank (CFSB), Member FDIC.

\*Family Savings Credit Union members are eligible for the Greenlight app at no cost when they connect their Family Savings Credit Union account as the Greenlight funding source for the entirety of the promotion. Subject to minimum balance requirements and identity verification, upgrades will result in additional features. Limitation of promotion: customers will be responsible for associated monthly fees. See app for details. Offer ends 12/31/2024. Offer subject to change and partner participation.

<sup>^</sup>Funds underlying the Card Account are FDIC insured up to \$250,000.

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LEARN MORE >>

# Start your own ADVENTURE



## Home Equity Line of Credit (HELOC)

## Construction Loan

## Land and Recreational Property Loans



# From Backpacks to Gift Wrap: Time to Start Saving for Christmas

Back-to-school shopping can feel like a financial marathon. Between new clothes, supplies, and fees, your budget may have taken a hit. Now that the kids are settled back in class, it's the perfect time to turn your attention to the next big season: Christmas.

The holidays always seem to sneak up, but planning ahead now can help you enjoy them without stressing over December bills. Start by setting a **holiday budget**. Think about gifts, food, travel, and decorations, then give yourself a spending limit. Once you know your number, you can start building toward it.

Even small steps add up. Open a **Christmas savings fund**—whether that's a separate account or even a jar at home—and put something aside each week. Skip one extra takeout meal or online impulse buy and redirect that \$20 or \$25. By December, you will have a cushion ready.

Look for ways to **stretch your money**. Many debit and credit cards offer points or cash back that can be used for holiday shopping. Redeeming what you have already earned can make your budget go further.

And finally, **shop early**. Picking up a few gifts now while sales pop up spreads out the expense and keeps December from feeling overwhelming.

## The Bottom Line

Back-to-school season might leave your wallet feeling lighter, but it also gives you a fresh start. Saving a little at a time starting today means you can enjoy Christmas for what it should be—a season of joy, not stress.





# MILK & COOKIES WITH SANTA

December 22nd, 2025

1:00pm-3:00pm

At all FSCU Branches



zelle®

Send the gift  
of money  
with Zelle®  
and let them  
decide.

LEARN MORE



trust&will

LIMITED TIME OFFER

October 1<sup>st</sup> - 31<sup>st</sup>

**Members Save 30%**  
on any estate plan

SCAN QR CODE TO GET  
STARTED OR VISIT OUR  
CREDIT UNION WEBSITE





**Less Worry. More Merry.**



A Holiday Loan from Family can  
make your season even brighter.

BORROW UP TO  
**\$1,500**

RATES AS LOW AS  
**6.99%**  
APR\*

\*APR (Annual Percentage Rate) is based on credit score (APR range is 6.99% - 14.00%). No, down payment is required for this closed-end, fixed rate loan. Repay example: \$1,500 borrowed at 6.99% APR is repaid at \$129.78 per month for 12 months. Rate offered November 1, 2025 - December 31, 2025, and may be subject to change. Loan must be new money, as existing FSCU loans do not qualify. Membership is required to have a loan with FSCU. Account disclosures available upon request. Federally Insured by NCUA.



*Friday*

October 24, 2025

10:00 A.M. - 2:00 P.M.

**Gadsden**

**Cartersville West**

**711 East Meighan Blvd.**

**205 Douthit Ferry Rd.**

Bring any documents containing  
sensitive information and have them  
destroyed on-site, free of charge.

**Individuals & businesses are welcome!**

**In the event of rain, this event will NOT be rescheduled!**

# 2025 Holiday Hours

**Columbus Day**  
October 13

**Veterans Day**  
November 11

**Thanksgiving**

**Wednesday, November 26**

Gadsden .....	Lobby: 7:30 – Noon	Drive Thru: 7:30 – 3:00
Rainbow City .....	Lobby: 8:30 – 1:00	Drive Thru: 8:30 – 3:00
Scottsboro .....	Lobby: 8:00 – 12:00	Drive Thru: 8:00 – 3:00
Oxford.....	Lobby: 8:00 – 3:00	
Valley Head.....	Lobby: 8:00 – 2:00	Drive-Thru: 8:00 – 3:00
Ider .....	Lobby: 8:00 – 2:00	Drive-Thru: 8:00 – 3:00
Albertville @ Food City .....	Full Service: 9:00 – 6:00	
Fort Payne @ Food City.....	Full Service: 9:00 – 6:00	
Owens Cross Roads @ Food City .....	Full Service: 9:00 – 6:00	
Trailhead @ Food City.....	Full Service: 9:00 – 6:00	
Bentley @ Food City .....	Full Service: 9:00 – 6:00	
Call Center.....	7:30 – 3:00	
Rockmart, Hiram, Calhoun,		
Cartersville East & West .....	Lobby: 8:30 – Noon	Drive Thru: 8:30 – 3:00
Rome @ Walmart .....	Full Service: 9:00 – 6:00	
<b>Thursday, November 27</b> .....		
<b>Friday, November 28</b> .....		

**Christmas**

**Wednesday, December 24** .....

**Thursday, December 25** .....

**New Year 2026**

**Wednesday, December 31** .....




**Thursday, January 1** .....

# Financials

As of August 31, 2025

<b>Assets</b> .....	\$1,143,907,189
<b>Loans</b> .....	\$941,199,279
<b>Shares</b> .....	\$968,636,813
<b>Members</b> .....	78,013

# Branch Locations:

<b>Albertville at Food City</b> 7200 US Highway 431 Albertville, AL 35950	<b>Trailhead at Food City</b> 150 Gurley Road NE Huntsville, AL 35811
 <b>Bently Bypass at Food City</b> 10210 Memorial Parkway NE Huntsville, AL 35810	<b>Valley Head</b> 85 Winston Street Valley Head, AL 35989 
<b>Fort Payne at Food City</b> 1015 Gault Avenue South Fort Payne, AL 35967	<b>Cartersville - East</b> 3 Ryan Boulevard Cartersville, GA 30121
<b>Gadsden - Main Office</b> 711 East Meighan Boulevard Gadsden, AL 35903	<b>Cartersville - West</b> 205 Douthitt Ferry Road Cartersville, GA 30120
 <b>Ider</b> 11194 AL Highway 75 Ider, AL 35981	<b>Calhoun</b> 1273 Curtis Parkway Calhoun, GA 30701
<b>Oxford</b> 162 Industrial Drive Oxford, AL 36203	<b>Hiram</b> 342 Charles Hardy Parkway Hiram, GA 30141
<b>Owens Cross Roads at Food City</b> 7060 US Highway 431 South Owens Cross Roads, AL 35763	<b>Rockmart</b> 101 Felton Drive Rockmart, GA 30153
<b>Rainbow City</b> 3003 2nd Street Rainbow City, AL 35906	<b>Rome at Walmart Supercenter</b> 2510 Redmond Circle NW Rome, GA 30165
<b>Scottsboro</b> 24661 John T. Reid Parkway Scottsboro, AL 35768	

**Call Center Hours**  
**888-311-3728**

Monday, Tuesday, Thursday & Friday  
7:30 am – 5:00 pm CT

Wednesday  
7:30 am – 3:00 pm CT