


# Spring 2026

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**2026 Annual Meeting**

**Helping Hands Foundation**

**Construction Loans**

**AI Budgeting & Credit Apps**

**Trust & Will**

**Greenlight Free Cards**

**Dollar Dog Quarter Folder**

**Cinco de Mayo Festive Flavors**

**Shared Branch Awareness Week**

**SayHi! Teller**

**Q4 Financials**



JOIN US FOR THE 2026

**ANNUAL  
MEETING**

**Sunday, April 26, 2026**

Doors Open at 12 P.M. CT  
Registration Begins at 1 P.M. CT  
Meeting Begins at 2 P.M. CT

**The Venue at Coosa Landing**  
201 George Wallace Drive | Gadsden, AL 35903

Be part of one of the biggest celebrations of the year! Join us on Sunday, April 26, 2026, as we host our 2026 Annual Meeting at the Venue at Coosa Landing in Gadsden, Alabama.

Our annual meeting brings together employees, leadership, and members to celebrate another successful year at Family Savings Credit Union. You'll hear updates from our Board of Directors and executive leadership. We will reflect on a year of growth, innovation, and impact.

And, we're making it fun: Enjoy cake and refreshments, experience the 360 Photo Booth, and grab a free t-shirt. It's going to be a great celebration together! Plus, you'll have a chance to win a share of \$7,500 in door prizes!

# 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 manages the CUPHHF, accepting online applications and distributing funds from CUPHHF. Decisions for donation requests are based on an application scoring system established by the CUPHHF. The foundation operates with an advisory committee made up of representatives from both credit unions and will follow eligibility and funding requirements outlined below.

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## 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 >



## Build Your Dream with a Family Construction Loan

- You'll pay interest only during the construction phase.
- We provide flexible draw schedules. Local lenders to help you understand the building process.
- This loan works well for primary residents.

To learn more, visit [familysavingscu.com/loans/mortgage-solutions](https://familysavingscu.com/loans/mortgage-solutions)

# AI Budgeting & Credit Apps: What Consumers Need to Know

## Why AI Budgeting Apps Are Suddenly Everywhere

If it feels like every financial app now claims to be “AI-powered,” you’re not imagining it. AI has moved from novelty to normal—fast. According to McKinsey’s latest consumer research, 68% of consumers used at least one AI tool in the past three months, with even higher adoption among younger generations.

And usage isn’t just casual. Use of generative AI apps has surged dramatically in the past two years, with adoption growing at one of the fastest rates of any consumer technology.

That surge is spilling directly into personal finance. From budgeting apps that categorize your spending automatically to tools that suggest ways to improve your credit, AI is reshaping how people interact with their money.

## What AI Budgeting and Credit Apps Actually Do

AI budgeting apps and AI credit apps are a growing category of AI financial tools designed to help people manage money more easily by automating routine financial tasks and offering personalized insights.

At their best, these AI money management tools act like a smart financial assistant in your pocket.

## How AI budgeting apps work

Most AI budgeting apps use transaction data and pattern recognition to:

- **Automatically track and categorize spending**  
*Example: Groceries, gas, and dining out are labeled for you without manual input.*
- **Flag unusual charges or recurring subscriptions**  
*Example: The app alerts you to a subscription you forgot to cancel.*



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- **Suggest ways to reduce expenses**  
*Example: It notices frequent takeout and recommends a weekly dining limit.*
- **Recommend strategies to pay down debt**  
*Example: Extra cash is directed toward your highest interest credit card.*
- **Show how financial decisions may impact credit scores**  
*Example: You see how lowering credit utilization could improve your credit score over time.*

Some AI credit apps also provide real-time alerts—like warnings before you overspend or reminders when a bill is about to post.

That’s powerful. But it’s important to remember: AI financial insight is not the same as financial action.

### **The Benefits of AI Budgeting Apps**

When used thoughtfully, AI budgeting apps can reduce friction and make money management feel more approachable—especially for people who feel overwhelmed by traditional budgeting.

- **They increase financial awareness** Automated tracking helps users stay engaged with their finances without spreadsheets or constant effort.  
*Example: Instead of guessing what you spent on groceries last month, you see a clear summary instantly.*

- **They identify spending patterns quickly** AI financial tools can surface trends (like rising grocery costs or increasing interest charges) faster than most people would on their own.  
*Example: The app flags a steady increase in subscriptions over three months.*
- **They lower the barrier to entry** AI simplifies financial information, making budgeting apps and credit scores easier to understand.  
*Example: A single “safe to spend” number replaces dozens of budget categories.*

For many people, this clarity is a meaningful first step toward better money habits.

### **The Tradeoffs: What to Watch For**

Despite the benefits, the limits of AI financial advice are important to understand.

#### **1. Data privacy isn’t a small detail**

To work effectively, these apps often require access to your bank accounts, transactions, and spending behavior. Before connecting your accounts, it’s worth asking:

- How is your data stored?
- Is it shared with third parties?
- What protections are in place if something goes wrong?

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Even reputable tools vary widely in how they handle sensitive information—and once access is granted, it can be difficult to fully pull your data back. Convenience shouldn't come at the cost of security.

## 2. Recommendations aren't always complete

AI tools are built on patterns and probabilities, not your full life context. They may suggest mathematically sound strategies, but miss factors like:

- Irregular income
- Family responsibilities
- Financial stress or competing priorities

What looks optimal on paper may not be realistic or sustainable in real life. AI can optimize numbers, but it doesn't understand nuance.

## 3. Mistakes happen—and they can cost you

AI-generated advice isn't always accurate. In fact, nearly 1 out of 5 people who followed AI-generated financial advice reported losing money, according to a survey highlighted by Investopedia.

Errors don't have to be dramatic to matter; small miscalculations, timing issues, or assumptions can still trigger fees or setbacks. That doesn't mean AI is harmful, but it does mean it shouldn't go unquestioned.



**A.I. BUDGETING & CREDIT APPS**  
Quick Comparison Guide

Feature	Strengths	Weaknesses	Best Practices
<b>Spending</b>	Auto-categorizes expenses	Can mislabel or miss context	Apply selectively
<b>Budgeting</b>	Spots patterns, suggests savings	May not fit real-life needs	Review weekly
<b>Debt</b>	Suggests interest-based payoff strategies	Ignores emotions/cash flow	Consider financial counseling
<b>Credit</b>	Tracks score changes, alerts	Limited explanation of changes	Pair with credit education
<b>Data</b>	Often secure	Requires sensitive data access	Review permissions
<b>Accuracy</b>	Fast, data-driven recommendations	Not always correct; errors can cost you	Double-check major decisions
<b>Behavior</b>	Provides prompts/nudges	Doesn't ensure follow-through	Focus on one action at a time

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#### 4. It's easy to confuse activity with progress

This is one of the most common traps. Using an app feels productive. Checking insights feels responsible.

But real progress comes from behavior change: paying down debt, building savings, or sticking to a plan over time. Without action, even the smartest tools won't move the needle.

#### How to Use AI Budgeting Apps Wisely

If you're using (or considering) AI-powered financial tools, a few simple habits can help you get more value, without the downsides.

- **Treat AI as a guide, not a decision-maker**  
Use it to surface ideas but apply your own judgment before acting.
- **Focus on one action at a time**  
Consistency matters more than complexity. Instead of trying to optimize everything, start small:
  - Cancel one subscription
  - Increase one payment
  - Set aside a small emergency fund
- **Double-check major decisions**  
If an app suggests something big, like changing your debt strategy or reallocating money, pause and verify before moving forward.
- **Know when you need more support**  
If you're dealing with high-interest debt, missed payments, or financial stress, an app alone may not be enough.

That's not a failure. It's a sign that you may need a more personalized plan.

#### Where Human Support Still Matters

AI budgeting and credit apps can be a powerful starting point. They can help you stay organized, spot patterns, and feel more in control of your finances. But it doesn't replace:

- Empathy
- Accountability
- Personalized guidance

A real conversation can help you:

- Prioritize what matters most
- Build a plan that fits your life
- Stay on track when motivation dips

That's where GreenPath comes in. Our NFCC- and HUD-certified financial counselors work with you to understand your full financial picture and create a plan that's realistic, not just theoretical.

If you're dealing with debt, they can also help you explore options like a Debt Management Program (DMP), which may reduce interest rates and simplify payments into one manageable monthly amount.

If you're ready to move beyond tracking and start making meaningful progress, pairing those tools with trusted, human guidance can make all the difference.

# Exclusive Limited Time 30% Savings!

Members can get exclusive limited time savings of 30% off any estate plan with Trust & Will, April 1-30, 2026. Trust & Will is the leading online estate planning platform that provides you with:

- Easy-to-use online guided platform
- Legally binding documents created by attorneys and customized by you
- Best-in-class member support to help you through the process
- Wills start at just \$139 and Trust start at \$349 with the 30% limited time offer.

It's easier than you think! Protect your family, your assets, and your peace of mind. Learn more! Trust & Will is offering a limited time 30% discount on the initial purchase of estate plans specifically for credit union members. No promo code required; the 30% discount is automatically applied at checkout to the initial purchase of a Will or Trust-based estate plan. Subsequent upgrades aren't eligible for discount. This limited time offer begins on April 1, 2026, at 12am PST and ends on April 30, 2026, at 11:59:59 PST. Offer valid only on an initial purchase of an estate plan, and does not apply to shipping, taxes, Attorney Support or estate settlement offerings.



**SAVE 30%**  
**Limited  
Time Offer**  
Members Only  
April 1<sup>st</sup> - 30<sup>th</sup>  
**trust&will**

[Learn More](#)

**For this month only, April 1st – April 30th,  
account holders can get a FREE Custom Card!**

Through our partnership with Greenlight, Family Savings Credit Union offers a smart debit card for kids that empowers them to earn, save, spend, and even invest—all with parental guidance. Greenlight is designed to teach real-world financial skills in a secure, easy-to-use platform.

**Benefits:**

- Teach real-world money management skills with the Greenlight debit card for kids
- Allowance and chore tracking for earning money
- Set and track savings goals to instill positive habits
- Real-time notifications for spending and saving
- Parental controls for peace of mind
- Investment options for teens to learn about growing wealth

The Greenlight® prepaid card is issued by Community Federal Savings Bank, member FDIC, pursuant to license by Mastercard International.

## **Greenlight for Free + a Free Custom Card!**

A \$79.99 Limited Time Value



**Meet Greenlight:** Earn, save, and spend wisely as a family.



**Greenlight**

[\*\*Learn More\*\*](#)



## Get Your Dollar Dog Quarter Keeper

Our Dollar Dog Kids Club Quarter Keepers are now here! Kids aged 0 to 12 can learn to save by collecting their quarters. When they collect \$5 in quarters, we will match it and deposit \$10 into their youth account. Visit any Family Savings Credit Union branch to get yours today!

To be eligible to participate, members must have a Dollar Dog account. Each member may participate up to five (5) times per calendar year.

STOP BY YOUR LOCAL BRANCH  
AND PICK UP YOUR

# FREE \$10 MEAL VOUCHER

\*WHILE SUPPLIES LAST



**FAMILYSAVINGS**  
credit union

Federally Insured by NCUA

# Shared Branch Awareness Week

May 18-22, 2026



## SayHi Teller Coming Soon!

SayHi to something new! It's not just an ATM. It's a SayHi Teller ITM.

Our new SayHi Teller combines the convenience of an ATM with the personal service of a real team member. During business hours, you can connect live for help with deposits, withdrawals, loan payments, transfers, and more. After hours, it works just like a traditional ATM, so you're covered anytime!

**Learn more at:**  
[familysavingscu.com/services/sayhi-teller-itm](https://familysavingscu.com/services/sayhi-teller-itm)

**Look for SayHi Tellers at these locations:**

**Huntsville Branches**  
(Located in Food City)

- Owens Cross Roads (4/20)
- Trailhead (4/27)
- Bentley Bypass (5/18)

**Georgia Branches**

- Cartersville West (4/27)
- Rockmart (5/18)

\*\*Please note: all dates could be subject to change.



# Life's Little Moments Deserve Big Convenience

Send Money With Zelle®

## Upcoming Holiday Closings

**Memorial Day**  
May 25

**Juneteenth**  
June 19

**Independence Day**  
July 3

**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

## Financials As of February 28, 2026

<b>Assets</b> .....	\$1,194,062,500
<b>Loans</b> .....	\$958,074,248
<b>Shares</b> .....	\$1,017,551,584
<b>Members</b> .....	78,197

## Branch Locations:

### Albertville at Food City

7200 US Highway 431  
Albertville, AL 35950

### Bentley Bypass at Food City

10210 Memorial Parkway NE  
Huntsville, AL 35810

### Fort Payne at Food City

1015 Gault Avenue South  
Fort Payne, AL 35967

### Gadsden - Main Office

711 East Meighan Boulevard  
Gadsden, AL 35903

### Guntersville

14340 US Highway 431  
Guntersville, AL 35976

### Ider

11194 AL Highway 75  
Ider, AL 35981

### Oxford

162 Industrial Drive  
Oxford, AL 36203

### Owens Cross Roads at Food City

7060 US Highway 431 South  
Owens Cross Roads, AL 35763

### Rainbow City

3003 2nd Street  
Rainbow City, AL 35906

### Scottsboro

24661 John T. Reid Parkway  
Scottsboro, AL 35768

### Trailhead at Food City

150 Gurley Road NE  
Huntsville, AL 35811

### Valley Head

85 Winston Street  
Valley Head, AL 35989

### Cartersville - East

3 Ryan Boulevard  
Cartersville, GA 30121

### Cartersville - West

205 Douthit Ferry Road  
Cartersville, GA 30120

### Calhoun

1273 Curtis Parkway  
Calhoun, GA 30701

### Hiram

342 Charles Hardy Parkway  
Hiram, GA 30141

### Rockmart

101 Felton Drive  
Rockmart, GA 30153

### Rome at Walmart Supercenter

2510 Redmond Circle NW  
Rome, GA 30165

COMING  
SOON!