

Winter 2024

Improving Financial Literacy at Jacksonville State University

On Thursday, November 16th, Family Savings held a reception and check presentation to announce the partnership with the Jacksonville State University Foundation. A check for \$250,000 was presented to University President, Dr. Don Killingsworth, and Jacksonville State University Foundation Executive Director, Dr. Alan Medders, Ph.D., and Jacksonville State University.

The new Family Savings wellness program aims to raise the level of financial literacy for students attending the university. They will have access to classes (presentations and hands-on experiences) on many topics such as budgeting, reading and improving their credit report/score, paying student loans, filing taxes, and much more.



Join us for our 2024 Annual Meeting

This year, join the Family Savings staff for our spectacular Annual Meeting at The Venue, where there will be updates on the fraud and past year events, door prizes, refreshments, fellowship and more.

When:

Sunday, April 28, 2024
Registration begins at 1 p.m. CST
Meeting begins at 2 p.m.

Where:

The Venue at Coosa Landing
201 George Wallace Drive
Gadsden, Alabama 35903

A Better Saving Strategy. Take advantage of a CD Ladder.

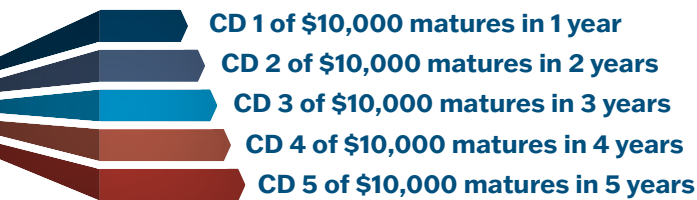
A CD Ladder is a smart strategy to build your savings while still maintaining annual access to your money and reducing risk. Here's how:

- Instead of opening a single CD, open multiple CD accounts with different terms and staggered maturity dates.
- As each CD matures, you can access your money if you need it or reinvest in a new CD – at what could be a higher rate.
- Your money keeps earning, but you still have structured access to it if the need arises.
- Take advantage of higher CD interest rates and earn more on your savings.

This is how it works:

Let's say you have \$50,000 to invest, and you want your money to work for you.

STEP 1: Open five CD accounts of \$10,000 each instead of just one at \$50,000.



STEP 2: As each CD matures, roll them into a new five-year CD, or you can access your funds.

STEP 3: Watch your money grow



Visit our newly renovated Rockmart branch!

We are especially excited to announce the grand reopening of our Rockmart branch! The extensive renovation of our Rockmart branch represents a substantial investment in the community. The updated facility features a modern, member-centric design, providing a more comfortable and efficient environment for our valued members. With improved accessibility and cutting-edge technology, we are enhancing the overall banking experience.



Tap to pay
with your Family Savings
Visa contactless
card.



Tapping to pay is secure,
convenient and touch-free.

Use your Family Savings Visa
contactless chip card where
you see the Contactless
Symbol.



The Contactless Symbol and Contactless Indicator are trademarks owned by and used with permission of EMVCo, LLC.

Snowflakes and Savings: Winterizing Your Finances with Family Savings Credit Union

As the first snowflakes gently blanket our communities, it's the perfect time to cozy up to a warm financial strategy. At Family Savings Credit Union, we believe that just like each snowflake is unique, so are your financial goals. This Winter, let's explore how deposits can be the cornerstone of your financial snow fortress.

1. Snowballing Savings: The Power of Deposits

Much like rolling a snowball gathers momentum, making regular deposits to your accounts can accumulate financial strength over time. Whether it's a fixed deposit, savings account, or a holiday club, regularly contributing to your accounts ensures a steady growth of your financial snowball.

2. Winter Emergency Fund: Building a Sturdy Snow Fort

Winter brings its share of surprises, from unexpected expenses to sudden repairs. That's why having a well-funded emergency fund is like building a sturdy snow fort for your finances. Consider making regular contributions to your emergency fund, creating a reliable shield against life's unexpected storms.

3. Frosty Interest Rates: Watch Your Savings Flourish

Picture your savings as a winter landscape, each deposit a gentle snowfall adding to the serene beauty. At Family Savings Credit Union, we offer competitive interest rates, allowing your deposits to grow and flourish like a winter wonderland. Explore our range of savings options to find the one that aligns with your financial goals.


4. Winter Wishes Fund: Fulfilling Your Seasonal Dreams

Winter often brings dreams of festive celebrations, holiday getaways, and special gifts for loved ones. Create a Winter Wishes Fund by setting aside a portion of your deposits for these special moments. It's a delightful way to infuse warmth and joy into the season without straining your budget.

5. Winterizing Your Nest Egg: Planning for the Future

As you sip hot cocoa by the fireplace, take a moment to consider your long-term financial goals. Whether it's a down payment on a home, education funds, or retirement planning, regular deposits contribute to the growth of your financial nest egg. Family Savings Credit Union offers a range of investment options to help you build a secure future.

In the spirit of winter, let's make your finances as resilient and beautiful as a snow-covered landscape. Start your journey by making deposits a central part of your financial strategy. Family Savings Credit Union is here to guide you through a winter wonderland of financial opportunities. Together, let's make your financial goals as unique and dazzling as a snowflake!



**FILE SMART.
SAVE BIG.**

Get the best member savings
this tax season.



Take advantage of special member discounts and expert tax help.
Plus, as a credit union member you could enter for a chance to win \$10,000
from Love My Credit Union Rewards.



SCAN THE QR CODE TO VIEW SAVINGS

TaxServices.LoveMyCreditUnion.org

Regulation 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 10 business days.

We will determine whether an error occurred within 10 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 credit your account within 10 business days for the amount you think is in error, so that 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 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

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.**



2024 Holiday Closings:

January 15
Martin Luther King, Jr. Day

February 19
Presidents' Day

March 29
Good Friday

May 27
Memorial Day

June 19
Juneteenth

July 4
Independence Day

September 2
Labor Day

October 14
Columbus Day

November 11
Veterans Day

November 28 & 29
Thanksgiving Holidays

December 24 & 25
Christmas Holidays

**December 31, 2024 &
January 1, 2025**
New Year Holidays

Financials

As of December 31, 2023

Assets	\$896,545,480
Loans	\$774,242,472
Shares	\$744,604,404
Members	74,970

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