Family Matters

FAMILYSAVINGS credit union

Fall 2026

Use these links to easily move through the PDF.

Now Open in Guntersville

Cooperative Finance: A Steady Signal in a Noisy World

Helping Hands Foundation

Community Shred Day

Protect Your Money: How to Avoid Investment Scams

Trust & Will

Greenlight Free Cards

Coverly Home Protection

Holiday Skip-A-Pay

Holiday Loans

Milk & Cookies with Santa

Looking Back on our Guntersville Grand Opening

We celebrated the Grand Opening of our Guntersville, Alabama Branch with a ribbon-cutting ceremony on July 21, 2026.

Cooperative Finance: A Steady Signal in a Noisy World

What is ICU Day? International Credit Union (ICU) Day® celebrates the spirit of the global credit union movement. The day is recognized to reflect upon the credit union movement's history, promote its achievements, recognize hard work, and share member experiences. International Credit Union (ICU) Day® has been celebrated on the third Thursday of October since 1948.

The ultimate goal is to raise awareness about the tremendous work that credit unions and financial cooperatives are doing around the world and give members the opportunity to get more engaged.

Family Savings will join thousands of credit unions around the world in celebrating the credit union movement and the positive impact credit unions make in the lives of our members and communities.

Each of our branches will have fun giveaways, snacks, and drinks. Each branch will also be giving away a pair of Dr. Dre's Beats headphones.

Visit our website for more information.

No purchase necessary. Must be 18 years of age or older to enter. One entry per person. Family Savings Credit Union employees, officials, and their immediate family members are not eligible to win. Entry period closes on October 15, 2026. One winner will be selected at random at each branch location and contacted after the drawing. Prize is non-transferable and no cash equivalent will be awarded. Odds of winning depend on the number of entries received. 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 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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FAMILYSAVINGS credit union

Emblem CREDIT UNION

Credit Union Partner's

Helping Hands Foundation

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 ›

2026 Free Community Shred Days

GADSDEN, AL
Friday, October 16
9:00 AM–1:00 PM CT
711 East Meighan Blvd.
Gadsden, AL 35903

CARTERSVILLE WEST, GA
Friday, October 23
9:00 AM–1:00 PM ET
205 Douthit Ferry Road,
Cartersville, GA 30120

Individuals & businesses are welcome!

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

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

FAMILYSAVINGS credit union

Shredding provided by: Shred-it®

Protect Your Money: How to Avoid Investment Scams

New and developing technologies – from social media to mobile trading apps to artificial intelligence – increasingly influence how we invest. While these technologies can provide many benefits to investors, they also create opportunities for scammers. Here are some red flags of investment fraud to keep an eye out for:

Promises of High Investment Returns with Little or No Risk

Scammers often promise to help you get rich – with little or no risk. They can make an investment scam seem appealing with fancy websites, videos, or images of lavish lifestyles. But there's no such thing as high guaranteed investment returns, and every investment involves risk.

Pressure to Act Now

Fraudsters may create a false sense of urgency to pressure you to invest. They may claim the deal is only available to a limited number of investors, or give you a short deadline to invest. They may claim to have inside information and tell you to act before others find out. Take your time to research on Investor.gov before deciding to invest.

Fear of Missing Out or FOMO

Scammers may pitch an investment as a "can't miss" opportunity. They may say that a lot of people are investing to pressure you to jump on the bandwagon. They also may try to tap into your desire to get in on the ground floor of the latest technology, product, or growth industry, like crypto assets or artificial intelligence (AI).

Building Trust

Relationship investment scams often start with a social media message or wrong number text message. Scammers hide their true identities and attempt to build trust slowly over time. Once the scammer develops a relationship with you, they may offer bogus investing recommendations or convince you to "invest" your money and then scam you. For example, you may think you're buying into a crypto asset investment when you're actually just sending money directly to fraudsters' wallets. No matter how trustworthy someone might seem, don't make investment decisions based on the advice of anyone who makes unsolicited contact with you online or through a messaging app or text message.

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Fake Testimonials or Credentials

Some scammers pay people to post fake online reviews or appear in videos falsely claiming they got rich from an investment. Scammers may make up or exaggerate their credentials, claiming to have experience or a certification. Don't invest with someone just because the person claims to have an impressive background or track record.

Suspicious Payment Methods

If you are required to pay for the investment in one of the following ways, be wary of fraud:

- Using a credit card, gift card, overseas wire transfer, Peer-to-Peer Payment App (P2P) or crypto assets;
- Wiring money or writing a check to an individual;
- Sending money to a different company than one you thought you were investing with;
- Sending payment to a suspicious address (a P.O. Box or virtual address); or
- Noting that the payment is for a purpose unrelated to the investment (for example, luxury watches, goods, or furniture)

Continue Reading: https://www.investor.gov/protect-your-investments/fraud/protect-your-money

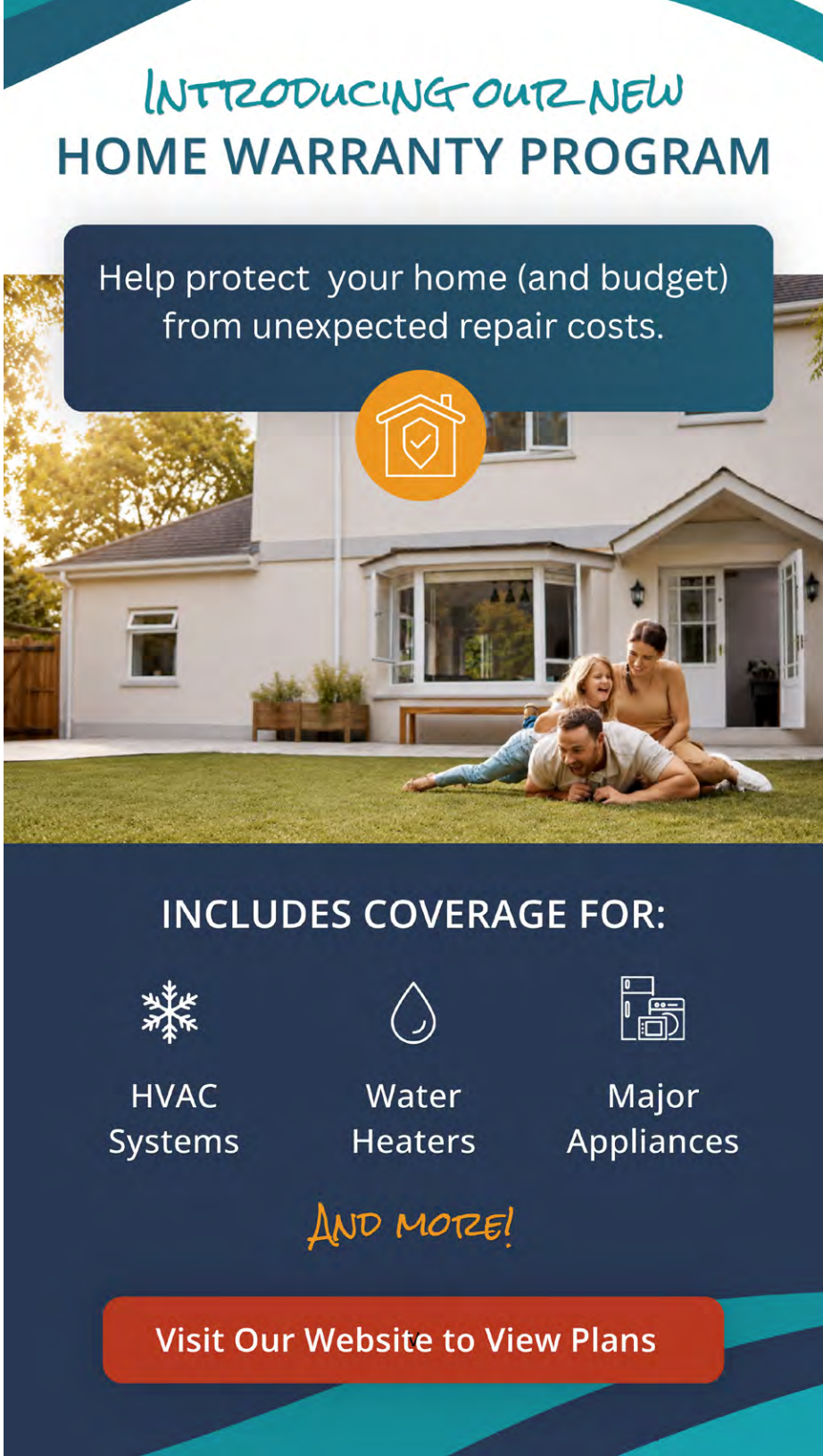
Coverly Home Protection: New Family Savings member benefit!

Coverly Home Protection is designed to help homeowners prepare for unexpected repair costs by providing coverage for many common home systems and appliances. This is a residential service contract and is not the same as homeowners insurance.

The program provides coverage options for common home systems and appliances, including HVAC, electrical, plumbing, refrigerators, washers, dryers, dishwashers, built-in microwaves, ranges/ovens/cooktops, and kitchen exhaust fans.

A few important details to know:

- Members can use their own licensed repair technician or receive assistance finding one through Coverly.
- A $100 service deductible applies to covered repair claims according to the program terms.
- Coverage begins 30 days after enrollment unless otherwise specified in the plan terms.
- Approved repairs are reimbursed within 48 hours.
- Coverly administers the program and handles plan administration, claim reviews, and reimbursements.



Skip the payment. Take the cash.

Gifts. A heavier grocery cart. Gas for the drive to see everybody. The season gets expensive in a good way, and that payment still shows up on the calendar. If you have a qualifying loan with Family Savings, **you can skip your November OR December loan payment and take the cash.**

We make skipping simple.

1. Choose between the months of November or December. Not both.
2. Check the loan or loans you want to skip on the form below.
3. Pay $25 per loan you skip, sign the form, and get it back to us before that payment is due.

That's it. One less bill in a month when the house is full.

Just complete the form and return it to your nearest branch with your $25 fee(s) or method of payment BEFORE your November or December loan payment is due.

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, Lines of Credit and AutoFlex (balloon auto loan). 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 2026 only. FSCU must receive this signed authorization form before your November 2026 OR December 2026 payment(s) is due. Any loan that has had less than 6 payments made 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.

How about $1,500 for the holidays?

The relatives are on the way, and Christmas just got a whole lot more expensive. A **Holiday Loan from Family** puts $1,500 in your hands. That could make anyone a little more merry and bright!

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. Example: $1,500 borrowed at 6.99% APR is repaid at $129.78 per month for 12 months. Rate offered November 1, 2026 – December 31, 2026, 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.

Milk and Cookies with Santa

Monday, December 21

1:00 – 3:00 PM CT / 2:00 – 4:00 PM ET

Ider & Valley Head scheduled for 12:00 – 2:00 PM CT*

Join us at your local Family Savings Credit Union branch on Monday, December 21, 2026, for a little holiday magic!

This is a FREE Event open to everyone! We'll have milk and cookies for all guests while supplies last. Bring your camera or phone for photos with Santa.

*Please note, our Ider and Valley Head Branches will close at 2:00 PM CT.

Financials

As of August 31, 2026

Assets	$1,183,970,377
Loans	$984,338,712
Shares	$1,005,148,944
Members	81,346

Upcoming Holiday Closures

Veteran's Day:
Wednesday, November 11

Thanksgiving Holidays
Wednesday, November 25

- All branches are open at normal time.
- Traditional branches will close lobbies at normal closing time. Drive thru teller transactions until 2:00 pm. (except Oxford)
- Retail branches open full service until 6:00pm (local time)
- Call Center staffed until 3:00pm CT.

Thursday, November 26

Friday, November 27

Christmas Holidays
Thursday, December 24

Friday, December 25

New Year Holidays
Thursday, December 31

- All branches are open at normal time and close at 2:00pm (local time). Teller transactions only.
- Traditional branches: Drive Thru only (except Oxford).
- Retail branches open for member service and teller transactions.
- Call Center staffed until 2:00pm CT.

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

Saturday
9:00 am – 12:00 pm CT

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

COMING SOON!

Elkmont
25530 AL Highway 127
Elkmont, AL 35620

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

COMING SOON!

Rogersville
1565 Lee Street
Rogersville, AL 35652

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!

Rome East
800 East 2nd Avenue SW
Rome, GA 30161