

Welcome to the FAMILY

FamilySavingsCU.com

888-311-3728



Federally Insured by NCUA | Equal Housing Opportunity



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Use these links to easily learn about your options.

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Membership available to those that live, work, worship, attend school or regularly conduct business in the following counties in Alabama: Etowah, Calhoun, Cleburne, Cherokee, St. Clair, Madison, Jackson, Blount, Marshall, DeKalb, Morgan, Cullman and Talladega Counties and those that live or work in the following counties in Georgia: Paulding, Polk, Bartow, Gordon, Dade, Haralson, Chattooga, Catoosa, Floyd, Carrol, Cherokee, Cobb, Douglas, Whitfield, Murray and Walker Counties.

All member accounts insured to \$1,000,000 (one-million dollars). Federally insured to at least \$250,000 by NCUA and backed by the full faith and credit of the United States Government. Member accounts are insured for an additional \$750,000 by ESI, a private insurance company.

Full account disclosures upon request. Equal Housing Opportunity.



ONLINE BANKING

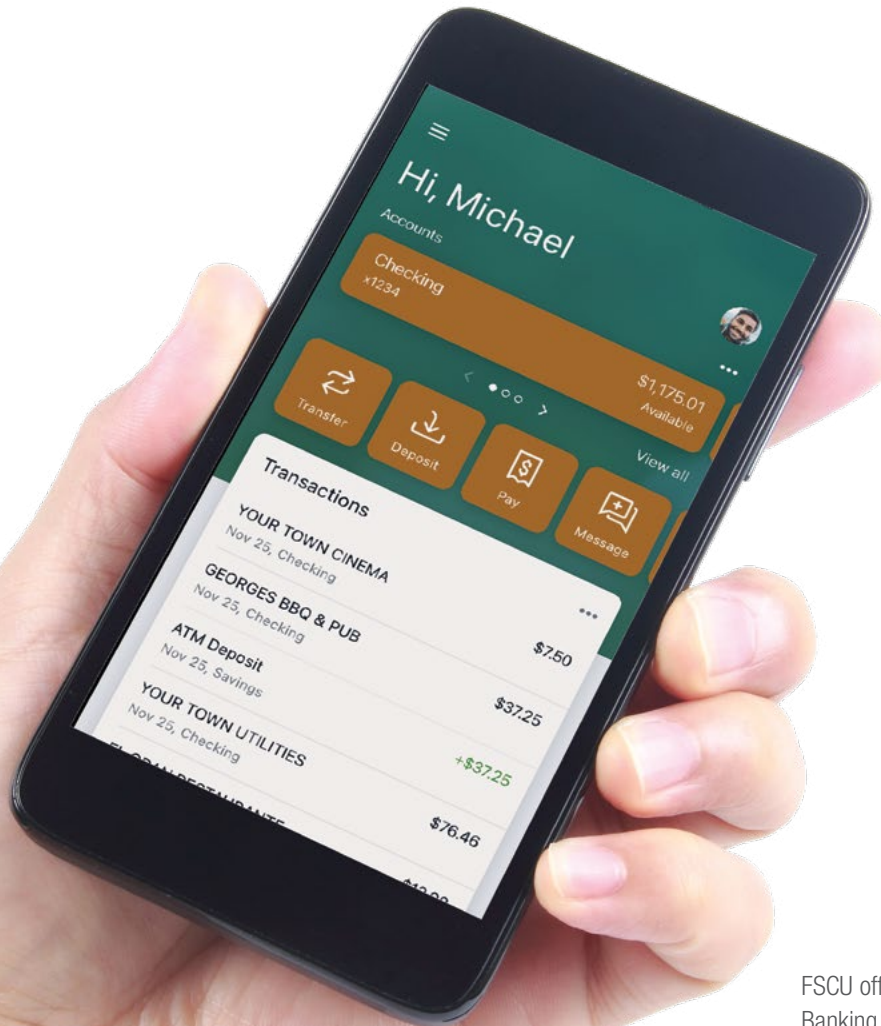
By visiting our website at **FamilySavingsCU.com**, you can access online banking and take care of all your financial business in the comfort of your own home or office. Use online banking 24 hours a day, 365 days a year with access to our great services including:

- **Account information inquiry**
- **eStatement retrieval**
- **Online loan payments**
- **Online fund transfers**
- **Current transaction listing**



MOBILE BANKING

Download the app today!



FSCU offers mobile banking as a FREE service. All terms and conditions applicable to FSCU Online Home Banking apply to Mobile Banking services. When using online banking, web access is required and a mobile service provider download and usage charges may apply. See service provider's terms and conditions. Some accounts do not qualify for Mobile Check Deposit.





MOBILE BANKING

Mobile Banking

With our CU2GO mobile banking, members can access accounts through their cell phone or mobile device. Any mobile device using a mobile browser can be activated to use this free service. Family Savings members may use CU2GO Mobile Banking to:

- **Check balances**
- **Review account history**
- **Move money between accounts**
- **Search for nearest ATM and branch locations**
- **Transfer money**
- **Receive secure alerts and messages**
- **Access BillPay**
- **FREE Mobile Check Deposit**
- **Zelle® Person to Person Payments**



HOW TO ACCESS MOBILE BANKING

Download the app on your device.

Login using your online banking login and password.

- If you have not enrolled in online banking, you may click “Enroll Here” on the app signon screen. A valid email address must be listed on your account with Family Savings. If no email address is on your account, you must enroll in online banking from FamilySavingsCU.com.
- Click “Help” to learn about mobile banking features on the dashboard.
- For mobile deposit, click the menu button or use the quick button on the mobile app dashboard.



e-DOCUMENTS

HOW TO ENROLL IN E-STATEMENTS

Login to Online or Mobile Banking.

For Online Banking enrollment, visit FamilySavingsCU.com and click enroll at the top of the homepage.

To enroll from the Mobile Banking app, click “First Time Here? Enroll Now.”

Click “eDocuments.”

Read and accept agreement.

Enter the security code and click “Accept.” By accepting the agreement, you are choosing to receive electronic statements and notices. You will NO LONGER receive paper statements or notices, except as required by law.

ACCESSING YOUR ACCOUNT STATEMENT

- Login to your online banking account.
- Click eDocuments to view up to 24 months of statements.
- If needed, you can save or print a statement or notice for your records.

Note: The pop-up blocker feature should be disabled when using the eDocuments service.





SHARED BRANCHING

Family Savings participates in a shared-branching network of credit unions. Members have access to over 3,500 locations nationwide and over 30,000 surcharge free ATMs. Most all transactions are available at a shared branch except account opening and loan services.

- **Deposits**
- **Withdrawals**
- **Loan Payments**
- **Make transfers between accounts**
- **Purchase money orders, travelers checks and official checks**

**Find a
Branch!**

WHAT TO BRING WHEN YOU VISIT A SHARED BRANCH

- **Your home credit union's name**
- **Your account number**

ONE OF THE FOLLOWING FORMS OF VALID IDENTIFICATION:

- **Government-Issued Photo ID**
- **U.S. Military ID**
- **Permanent Resident Card or Resident Alien Card**
- **Matricula Consular ID Card**

Visit the CO-OP Shared Branch's website at co-opfs.org or call **1-888-SITE-CO-OP (888-748-3266)** for more information and specific location branch hours.





DIAL CONNECTION

Reach out and touch your Family Savings account – anytime, from anywhere – by calling our DIAL Connection Telephone Audio Response system. DIAL Connection, or our Direct Information Access Line, is simple to use and convenient!

TOLL FREE
(800) 200-3728

GADSDEN
(256) 543-3728

- **Transfer funds between savings and checking**
- **Review recent transactions**
- **Inquire about your account balances**
- **Make loan payments**
- **Request check withdrawals to be mailed to your home**
- **Find out about check clearings and deposit postings**





CHECKING

NSPIRE Checking: Elevate Your Banking Experience

Our NSPIRE Checking Account is designed to give you more—more convenience, more protection, and more perks. Whether you're managing day-to-day expenses or planning for bigger financial goals, NSPIRE offers the tools and benefits to help you stay in control. Plus, with added security and exclusive rewards, it's checking that works as hard as you do. A \$5 monthly service fee applies to accounts with an average balance below \$1,500, but with NSPIRE, the value you get is far beyond what you expect in a checking account.

- One NSF Fee waived per calendar year
- \$50 credit on any FSCU Mortgage Closing Costs
- \$10 discount on any size FSCU Safe Deposit Box Rental
- Two free boxes of checks per year for members 50 and older
- **IDProtect®** Identity Theft Monitoring and Resolution Service¹
- Up to \$10,000 of 24-hour Accidental Death & Dismemberment Insurance³
- **Cell Phone Protection** – up to \$300 for repairs or replacement³
- **Debit Advantage®** Buyer's Protection & Extended Warranty³
- **Shopping Rewards™** and Travel & Leisure Discounts
- **Telehealth** savings on vision, prescriptions, and dental services with no **copays**⁴
- Mobile Banking with Mobile Check Deposit
- Online Banking with Bill Pay
- Access to over 70,000 Surcharge-Free ATMs

¹ Benefits are available to personal checking account owner(s), and their joint account owners subject to the terms and conditions for the applicable Benefits. Some Benefits require authentication, registration and/or activation. Benefits are not available to a "signer" on the account who is not an account owner or to businesses, clubs, trusts, organizations and/or churches and their members, or schools and their employees/students.

² You will have access to your credit report and score provided your information has been verified by the Credit Reporting Agency. Credit Score is a VantageScore 3.0 based on Equifax data. Third parties may use a different VantageScore or a different type of credit score to assess your creditworthiness. Once you have activated credit file monitoring, you may request your credit score. Once you have done so, you will have access to your score on a monthly basis. ³ Special Program Notes: The descriptions herein are summaries only and do not include all terms, conditions and exclusions of the Benefits described. Please refer to the actual Guide to Benefit and/or insurance documents for complete details of coverage and exclusions. Coverage is provided through the company named in the Guide to Benefit or on the certificate of insurance. Insurance products are not insured by NCUA or any Federal Government Agency; not a deposit of or guaranteed by the credit union or any credit union affiliate. ⁴ Telehealth is available for the account holder and their spouse/domestic partner and up to six (6) dependent children age 2 and older. This is not insurance.

Member accounts insured to \$1,000,000 (one-million dollars) with \$250,000 National Credit Union Association (NCUA) and up to \$750,000 from Excess Share Insurance Corporation (ESI), a private insurance company.





CHECKING

Rewards Checking*

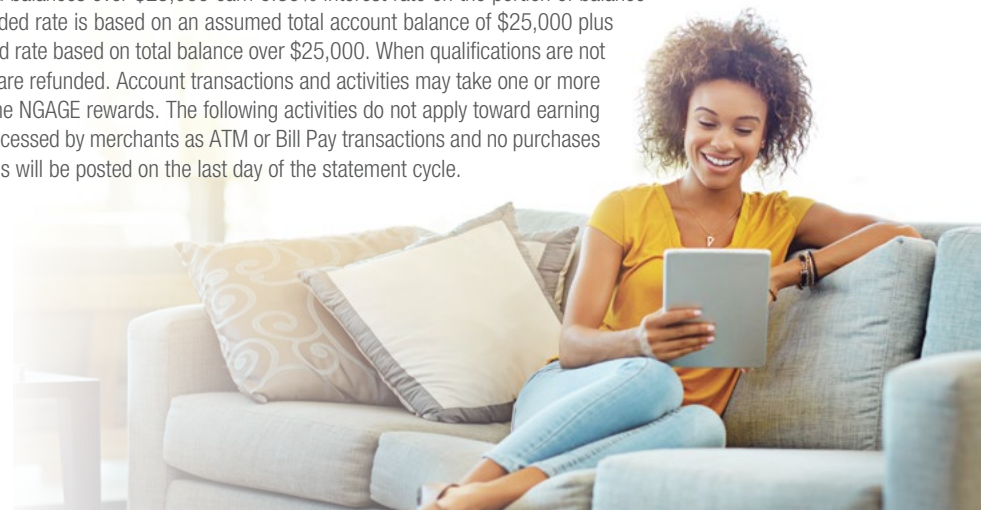
Earn a higher monthly interest rate on NGAGE Checking Account when qualifications (eStatements, 12 debit card transactions and 1 ACH electronic transaction per month) are met.

- **No minimum balance to qualify**
- **No monthly service fees**
- **Nationwide ATM fees refunded**
- **High rate of interest posted monthly**
- **No penalties**

* NGAGE Checking Account: APY = Annual Percentage Yield. Enrollment in electronic documents (eStatements/eDocuments) is required to open and maintain an NGAGE Account. NGAGE Accounts do not have a monthly account maintenance charge. In the event a member does not have an eDocument election, FSCU reserves the right to convert the NGAGE Checking account to an NSPIRE Checking account which may carry a recurring \$5.00 per month account maintenance fee on accounts with average monthly balances of below \$1,500. The credit union also reserves the right to convert any NGAGE Saving account to a Master Share Account (regular saving account). REWARDS for NGAGE Checking accounts: Monthly Qualification Cycle means a period beginning one (1) day prior to the first day of the current statement cycle through one (1) day prior to the close of the current statement cycle. When NGAGE Checking Account qualifications** are met during a monthly qualification cycle, (1) Balances up to \$25,000 receive a 3.00% APY, (2) On balances of \$25,000.01 and up, members earn 1.00% APY, resulting in a range from 3.00% APY to 1.40% APY depending on the account's balance. (APY blended rate is based on an assumed total account balance of \$25,000 plus \$100,000 to be shown as a single figure (i.e. \$125,000)). Balances over \$125,000 will result in a lower blended rate based on total balance over \$25,000; (2) ATM fee reimbursement up to \$20 per month is provided only if qualifications are met within the qualification cycle and posted by the last day of the statement cycle. An ATM withdrawal receipt is required for reimbursement of an individual ATM fee of \$5 or higher. REWARDS for linked NGAGE Saving accounts: When your linked NGAGE Checking Account qualifications** are met during a Monthly Qualification Cycle, your NGAGE Savings Account balances up to \$25,000 receive APY of 1.50%; and balances over \$25,000 earn 0.50% interest rate on the portion of balance over \$25,000, resulting in a range from 1.50% to 0.70% APY depending on the account's balance. (APY blended rate is based on an assumed total account balance of \$25,000 plus \$100,000 to be shown as a single figure (i.e. \$125,000)). Balances over \$125,000 will result in a lower blended rate based on total balance over \$25,000. When qualifications are not met, NGAGE Checking account balances and NGAGE Saving Account balances earn 0.05% APY. No ATM fees are refunded. Account transactions and activities may take one or more days to post and settle to the account and all must do so during the Monthly Qualification Cycle to qualify for the NGAGE rewards. The following activities do not apply toward earning account rewards: No ATM-processed transactions, no transfers between accounts, no debit card purchases processed by merchants as ATM or Bill Pay transactions and no purchases made with non-Family Savings issued debit cards. Both NGAGE Checking and NGAGE Saving Account dividends will be posted on the last day of the statement cycle. APYs accurate as of 09/20/2024.

**QUALIFICATIONS: Include 12 (twelve) debit card transactions, 1 (one) ACH (electronic deposit or payment) post and settle to the NGAGE Checking account during each qualification cycle and member enrolled to receive eDocument notices with a valid email address.

Account approval, conditions, limits, qualifications, time frames, enrollments, log-ons and other requirements may apply. Limit 1 (one) account per Social Security Number. A \$25 minimum deposit is required to open the NGAGE Checking Account. A \$5 minimum deposit is required to open the NGAGE Savings Account. Business Accounts do not qualify for an NGAGE Account.



MONEY MARKET ACCOUNT

Money Market Account

With our Money Market Account, you can keep your money earning as much as possible without locking it away for months at a time. A Money Market Account is similar to a CD, but with fewer restrictions.



EARN



RELAX



ACCESS



MANAGE

- Write up to 6 checks per month*
- Earn monthly dividends based on average daily balance
- No monthly maintenance fee with e-statements
- No debit card on MMA accounts

Must meet Field of Membership requirements and open a Share account to open a Money Market Account at FSCU. You must keep the \$5.00 par value of a regular share in FSCU to maintain this account. There is no minimum balance that must be kept in the Money Market Share, but no dividends are earned on average daily balances of \$499.99 or less. Rates subject to change after account is opened. Rates may change every month as determined by the Board of Directors. These annual percentage yields are accurate as of the last dividend declaration date. Fees and other conditions could reduce earnings on the accounts. Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period. The Dividend Period for our Money Market accounts is monthly. *A Money Market Excessive Check fee will be assessed if more than six checks clear the account in a month. Federally Insured by NCUA up to \$250,000 and additionally insured up to \$750,000 by ESI, a private insurance company.



ATM/DEBIT CARD



- Works like a check at any merchant that accepts VISA® debit cards
- Receive a complimentary card when you open any checking account
- Use as an ATM card with your PIN to withdraw cash





SAVINGS ACCOUNTS

Share and IRA Share Certificates

- \$500 minimum deposit
- Pay competitive dividend rates
- Dividends posted to your certificate, credited to your account or mailed to your home
- Invest for only 12 months or up to 5 years or more

Share Savings Account

- \$5 minimum deposit
- Dividends are compounded and credited quarterly to account

IRAs

- \$100 minimum deposit
- Qualify for tax advantages
- Earn quarterly dividends

Christmas Club Account

- \$1 minimum deposit
- Convenient payroll deductions to account
- Earn quarterly dividends
- Balance deposited into your savings account in November
- Account remains open with original \$1 deposit and deductions will continue from year to year





YOUTH ACCOUNTS

Dollar Dog Kids Club™

- Open to children 12 years and younger
- Games & Contests through Dollar Dog Online
- Special Events and Celebrations
- Dollar Dog Adventure Coloring Pages

Cha-Ching Club™

- Open to teens ages 13-17
- Teens learn financial concepts through blogs and videos
- Cha-Ching Teen Club access with videos & learning tools
- Cha-Ching checking accounts available with a joint owner.

Greenlight

Free* access to Greenlight, the debit card and money app for kids and teens. Send money instantly, see real-time spending notifications, manage chores, and automate allowance — all while teaching your kids about financial literacy.



*Family Savings Credit Union members are eligible for the Greenlight SELECT plan at no cost when they connect their Family Savings CU 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 fees. Upon termination of promotion, members will be responsible for associated monthly fees. See terms for details. Offer subject to change and partner participation.

[LEARN MORE](#)





INVESTMENT SERVICES

- **401k Rollovers**
- **Investments**
- **Retirement Strategies**
- **Tax-deferred Retirement**
- **Mutual Funds**
- **Educational (College) Funding**
- **Annuities**
- **Employee Group Benefits, and more**

TALK WITH A LEVEL FOUR FINANCIAL REPRESENTATIVE TODAY:

- Ray Grigsby or Paul Yother
- **256-543-2655 or 1-888-311-3728**

Security and Advisory services offered through Level Four Financial, LLC a registered broker dealer and member of **FINRA/SIPC** and SEC-registered investment advisor. Accounts carried by Raymond James & Associates, Inc. Member New York Stock Exchange/SIPC. Level Four Financial, LLC does not offer tax or legal advice. Insurance products may be offered through Level Four Insurance Agency. Level Four Financial is not an affiliate of Family Savings Credit Union. Investment products offered are not insured by the NCUA, are not a deposit or other obligation of or guaranteed by any credit union, and are subject to risks, including the possible loss of principal amount invested.





INSURANCE

Deposit Insurance

- Member accounts federally insured up to \$250,000 by the National Credit Union Administration (NCUA).
- Member accounts are insured for an additional \$750,000 by ESI, a private insurance company.

Credit Life Insurance

- Protect loved ones from paying credit union debts if the borrower dies.
- Low-cost monthly premiums.

Credit Disability Insurance

- Borrower reimbursed for insured loan payments at Family in the cases of long-term disability.
- Low-cost monthly premiums.

GAP Insurance

- Protect the value of your vehicle if stolen or totaled.
- Covers the “gap” between vehicle’s value and the amount you still owe.

TruStage™ Insurance

- Auto & Home Insurance
- Accidental Death and Dismemberment Insurance
- Life Insurance

GET MORE INFORMATION!





LOANS

New and Used Auto Loans

- Terms up to 84 months
- Competitive Rates

Recreational Vehicle Loans

- Boats, campers, motor-homes and motorcycles

Personal Loans

- Short-term loans for household items, vacations or other expenses

Share-Secured Loans



GET MORE INFORMATION!

Speak with a member of our loan team at **1-844-372-8562**.





MORTGAGES

- Long-term Fixed Rate Conventional Loans with terms up to 30 years*
- FHA, VA, USDA & Rural Development
- New Purchases or Refinances
- New Construction Loans
- Unimproved Property Loans (land only)
- Investment Property Loans
- Second Mortgages
- Home Equity Lines of Credit

GET MORE INFORMATION!





CREDIT CARDS

Visa® Signature Rewards Credit Cards

With a Family Savings VISA card in your wallet, you have the buying power you need, when you need it! Start with a new low-rate Family Savings Credit Union Visa® Credit Card. It's easy to use, accepted just about everywhere and packed with benefits including:

- **Very low rates**
- **Purchase protection**
- **Member discounts**
- **And more**



FAMILYSAVINGS
SIGNATURE REWARDS

Earn Rewards on Everyday Purchases

As a valued FSCU VISA® cardholder, you can earn points on purchases made with our VISA credit card. Redeem points for great rewards such as merchandise, pay at pump discounts, gift cards and much more.

LEARN MORE

*APR= Annual Percentage Rate. See Terms and Conditions for details and fees associated with balance transfers.



STAY CONNECTED!

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