

Summer 2023

Celebrating Success: Thank You for Making Our Gadsden Ribbon Cutting Spectacular

We were delighted to have had the opportunity to showcase our beautifully renovated branch at 711 East Meighan Blvd. on May 11, 2023 in Gadsden, AL, and share the exciting changes with all of you. The turnout exceeded our expectations, and we want to express our sincere appreciation for your presence and support to the Gadsden and Etowah County Chambers of Commerce. The ribbon cutting event marked a significant milestone in our journey, and we were delighted to have you join us for this special occasion. The renovated branch now boasts a modern and inviting atmosphere, designed with your comfort and convenience in mind. The space has been thoughtfully transformed to provide you with an enhanced experience, aligning with our commitment to excellence. We look forward to welcoming you with open arms, as we continue to build a stronger and brighter future together.



Thank You for Making the 2023 Annual Meeting a Success!

We would like to extend our sincerest gratitude to all the attendees of the Family Savings Credit Union's 2023 Annual Meeting on April 30 at The Venue at Coosa Landing in Gadsden. Your presence and enthusiastic participation truly made the event an overwhelming success! The Annual Meeting was a wonderful opportunity for us to come together as a community and celebrate our shared goals and achievements. We value your continued support and dedication to Family Savings Credit Union. Thank you for being part of the 2023 Annual Meeting and inspiring us to strive for excellence in serving your financial needs.



Celebrating the Audra Burger and C.V. Glassco Memorial Scholarships Recipients

Family Savings Credit Union has two remarkable scholarship programs that embody the spirit of dedication and commitment to education. We proudly present the Audra Burger Memorial Scholarship and the C.V. Glassco Memorial Scholarships, each designed to support individuals pursuing higher education and vocational training.

The Audra Burger Memorial Scholarship was created to honor the memory of Ms. Audra Burger, a driving force behind FSCU's growth since its infancy in 1954. Ms. Burger's passion for Family Savings Credit Union was instrumental in shaping it into the thriving institution it is today. This scholarship benefits students pursuing an associate, bachelor degree, or State of Alabama-approved workforce training program. **We are thrilled to announce that Jaden Morgan of Glencoe High School has been awarded this \$3,000 scholarship.**

In addition to the Audra Burger Memorial Scholarship, we pay tribute to the legacy of Mr. C.V. Glassco through the C.V. Glassco Memorial Scholarships. Mr. Glassco, a devoted member of the Goodyear Retiree's Club and a longstanding volunteer on the FSCU Board of Directors, left an indelible mark on our credit union. This scholarship also supports individuals pursuing an associate, bachelor degree, or State of Alabama-approved workforce training program. **We are thrilled to announce the recipients of the four \$3,000 C.V. Glassco Memorial Scholarships: Josiah Kimbrough from Oxford High School, Antonio Ross from Alexandria High School, Paola Robledo from Cartersville High School, and Halli Gill from Woodland High School.**

The Audra Burger Memorial Scholarship and the C.V. Glassco Memorial Scholarship funds serve as a testament to FSCU's unwavering commitment to education and the empowerment of our community members. We encourage all eligible students to consider applying for these prestigious scholarships in the coming years.

Embrace Summer and Empower Your Finances: The Importance of Budgeting with Family Savings Credit Union

As the temperature rises and the days become longer, summer presents us with a wealth of opportunities to enjoy life to the fullest. From planning vacations and hosting barbecues to embarking on thrilling adventures, the season is a perfect time to create lasting memories with loved ones. However, amidst all the excitement, it is essential to remember the importance of budgeting and financial responsibility. Family Savings Credit Union is here to support you on your financial journey, providing a range of services and resources to help you make the most of your summer while staying financially secure.

Why Budgeting Matters:

Budgeting is the foundation of financial success. It allows you to take control of your money, track your spending, and prioritize your financial goals. By creating a budget, you gain a clear understanding of your income, expenses, and savings potential. This knowledge empowers you to make informed decisions, avoid unnecessary debt, and plan for the future.

Family Savings Credit Union - Your Financial Partner:

At Family Savings Credit Union, we understand that budgeting can sometimes feel overwhelming. That's why we are dedicated to helping you on your financial journey every step of the way. As a not-for-profit financial institution, our mission is to provide our members with the tools, guidance, and support they need to achieve their financial goals.

Budgeting Services and Resources:

1. Budget/Credit Reviews: To review your budget/credit report contact an FSCU Credit/Budget expert at your local branch.

2. Greenpath Financial Wellness: GreenPath can give personalized answers to your individual needs. For issues ranging from a proactive savings plan to saving a

home from foreclosure, advice is only a phone call away. GreenPath counselors are available Monday through Thursday 7 a.m. to 9 p.m. (CST), Friday 7 a.m. to 6 p.m. and Saturday from 8 a.m. to 5 p.m. To use this new service, simply call 1-877-337-3399 or visit them on the web at <https://www.greenpath.com/Family-Savings>.

3. Home Budget Calculator: Managing your monthly budget can be difficult and frustrating. One of the most important aspects of controlling your budget is to determine where your money is going. This calculator helps you do just that: <https://www.familysavingscu.com/calculator/home-budget>.

This summer, as you embark on exciting adventures and create cherished memories with your loved ones, remember the significance of budgeting to ensure a stable and secure financial future. Family Savings Credit Union is here to support you every step of the way, offering a comprehensive range of services and resources to help you achieve your financial goals. Embrace the warmth of the season and empower your finances with our expert guidance and personalized solutions. Visit our website at familysavingscu.com to learn more about how we can help you on your financial journey.



**EARN EVEN MORE WITH AN
NGAGE SPENDING ACCOUNT**

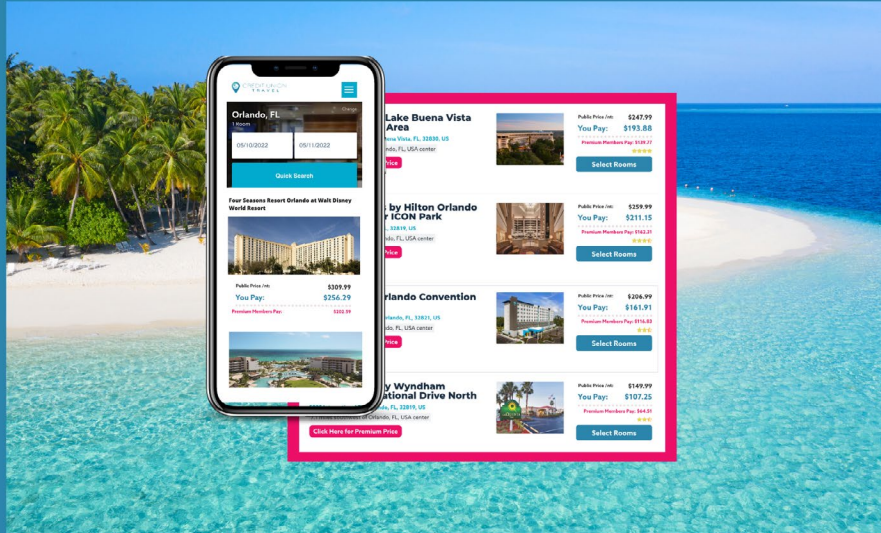
EARN **3.0%** APY*
on your money
up to \$25,000

No Account
Service
FEEES

REFUND
ATM
FEES**

Ask about NGAGE today!





NEW MEMBER BENEFIT

Enjoy member-only rates on hotels

Exclusive Member Discounts - Just for You!

We are excited to announce that we have partnered with Credit Union Travel to give you free access to a new member benefit! With CU Travel, you can **save on 1.2 million brand-name hotels worldwide, plus book flights and car rentals** - all from one place with 24/7 booking support.

[credituniontravel.com/
cu/family-savings](https://credituniontravel.com/cu/family-savings)

Make Your Money Work for You

You earn our best rate.

5.00% APY*
12-MONTH CD

MEMBER ACCOUNTS ARE INSURED TO \$1,000,000



*APY=Annual Percentage Yield. \$500 minimum deposit to open a share certificate of deposit. Rate effective as of 07/01/2023 and subject to change. Penalty for early withdrawal. Offer may be withdrawn at any time. All member accounts are insured to \$1,000,000 (one-million dollars). Federally insured by NCUA to \$250,000 and insured up to an additional \$750,000 by ESI, a private insurance company.

Skip-A-Pay

Skip your
payment
in June
OR July!

Offer does not apply to Real Estate Loans, Open-End Loans, Single Pay Loans, Workout Loans, Credit Builder Loans, Troubled Debt Restructured Loans or 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 June OR July 2023 only. FSCU must receive this signed authorization form before your June 2023 or July 2023 payment(s) is due. Any loan that is less than 6 months old or has had an extension or loan modification/payment relief option 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.

**Zelle® is now
available in
our app!**



zelle



Holiday Closings:

July 4th
Independence Day

September 4th
Labor Day

October 9
Columbus Day

Financials

As of May 31, 2023

Assets	\$848,283,219
Loans	\$732,641,931
Shares	\$702,347,236
Members	73,832

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 Douthitt 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