

Fall 2021



Rome Branch Now Open!

Family Savings Credit Union hosted a grand opening celebration for its newest location on Tuesday, Sept. 21, 2021 at 11:30 a.m. EST. In addition, the Rome Floyd Chamber, hosted a ribbon cutting ceremony during the event.

The new Family Savings branch is located inside the Walmart Supercenter, which is located at 2510 Redmond Cir N.W. The branch is 640 square feet, but is a full-service branch with a two teller pod lobby, as well as an ATM that is available during and after business hours.

“We’ve been asked for many years to open a branch in Rome and we are very excited to finally be a part of the community. We are proud to offer the convenience of banking where our current and future members normally shop each week,” said Stacy Wester, Rome branch manager at Family Savings Credit Union.

Branch hours are Monday through Friday 9 a.m.- 6 p.m. and Saturday 9 a.m.- 2 p.m.



Skip your December Loan Payment

Need a little extra spending money this holiday season? Slide past your payment and give your budget a break. There is a small fee of \$25 for each payment skipped and your loan must be current to qualify for this offer.

With our easy Skip-a-Payment plan, you can take the money you would normally use to make your December loan payment(s) and use it for special gifts, a holiday vacation or however you would like. Mail, fax* or drop off your completed form to your nearest branch office with a check or other method of payment for any Skip-a-Payment fee(s) before your December loan payment is due.

Please call **(256) 543-9530** or toll free at **888-311-3728** for questions.

Visit www.familysavingscu.com to download a fillable form.

* Fax: 256-543-1541

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 and/or GAP Insurance 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. FSCU must receive this signed authorization form before your December 2021 payment(s) is due. Any loan that is less than 6 months old or has had an extension or loan modification with extension in the past 6 months does not qualify. Members who have taken a Family Savings Credit Union COVID-19 payment relief option in 2021 may not qualify for the December 2021 Skip-a-Payment promotion. If you have set up a recurring payment with Family Savings or another Financial Institution, it is your responsibility to notify them to adjust the payment date.

This could be your dream NFL season!

VISA



proud sponsor



YOU COULD WIN A TRIP TO LA
FOR SUPERBOWL LVI

When you pay with your Family Savings Credit Union Visa card, or any other Visa, from 09/01/21-10/31/21 you'll be entered for a chance to win a once in-a-lifetime trip to Los Angeles for Super Bowl LVI. Tap to pay with a Visa contactless card or a Visa card with a payment-enabled device for a bonus entry.

The Grand Prize Package includes:

**2 round-trip flights
to Los Angeles, CA**

**2 tickets to
Super Bowl LVI**

**Hotel
Accommodations**

NO PURCHASE OR OBLIGATION NECESSARY TO ENTER OR WIN THE VISA 2021 NFL SWEEPSTAKES. Open only to legal 50 U.S. & D.C. residents who are 18 or older as of 9/1/21. Void in P.R. and where prohibited. Begins at 12:00 AM PT on 9/1/21 and ends at 11:59PM PT on 10/31/21 ("Promotion Period"). TO ENTER: 1) Automatic Entry: An eligible Visa cardholder will automatically receive one (1) Sweepstakes entry for each eligible Visa purchase made during the Promotion Period at a participating merchant location in the U.S. BONUS ENTRY: An eligible Visa cardholder will automatically receive one (1) bonus Sweepstakes entry for each eligible contactless Visa purchase made using his/her contactless Visa card or using his/her Visa card with a payment-enabled mobile or wearable device during the Promotion Period at a participating merchant location in the U.S. 2) To Enter by Mail Without Purchase or Obligation: Hand-print your name, street address, city, state, ZIP code, and daytime and evening telephone numbers (including area code), and email address, on plain 3" x 5" paper, and mail it in a #10 envelope with sufficient postage affixed, to: Visa 2021 NFL Sweepstakes, P.O. Box 7740, Melville, NY 11775-7740. Mailed entries must be postmarked between 9/1/21 and 10/31/21 and received by 11/8/21. Enter as often as you wish; however, each mailed entry will count as two (2) entries into the random drawing and must be mailed in a separate postmarked-and-stamped envelope. Mechanical reproductions prohibited. ONE (1) GRAND PRIZE: Super Bowl LVI trip package consisting of a 4-day/3-night trip departing on 2/11/22 and returning on 2/14/22 for two (2) people (winner and 1 guest) to Los Angeles, CA to attend Super Bowl LVI, scheduled to take place on 2/13/22. Prize includes two (2) tickets to Super Bowl LVI, round-trip economy class air transportation for two (2) people from a major U.S. gateway airport nearest the winner's home, transportation to/from airport and hotel and all scheduled activities, hotel accommodations including breakfast daily (one room, double occupancy), two (2) tickets to the Super Bowl LVI Visa Tailgate and the VIP Super Bowl Experience, one (1) Visa Super Bowl LVI gift (for winner only), and one (1) \$275 Visa Prepaid Product. In addition to the aforementioned prize, \$7,800 cash will be awarded in the form of a check to winner that can be used toward the payment of income taxes associated with the prize (collectively, the "Grand Prize Trip"). ARV of Grand Prize Trip: \$26,750. In lieu of taking the Grand Prize Trip, the winner will have the option of receiving \$5,000 cash awarded in the form of a check and a Visa NFL Gift Box valued at up to \$5,000. In addition to the aforementioned prize, \$3,400 cash will be awarded in the form of a check that can be used toward the payment of income taxes associated with the prize (collectively, the "Grand Prize Cash Option"). ARV of Grand Prize Cash Option: \$13,400. ODDS: Estimated odds of winning are 1 in 13,455,666,787; however, the actual odds of winning depend upon the total number of eligible entries received. Sweepstakes subject to complete Official Rules, available at this location and www.visa.com/NFLUltimateSweepstakesFullRules. SPONSOR: Visa U.S.A. Inc., P.O. Box 8999, San Francisco, CA 94128-8999. The NFL Entities have not offered or sponsored this Sweepstakes in any way.

Celebrate International Credit Union Day with us on October 21st

On Oct. 21, 2021, credit union members around the world will celebrate International Credit Union Day®, an annual event to commemorate the credit union movement's impact and achievements. This year marks the 73rd anniversary. Since 1948, International Credit Union Day has been celebrated annually on the third Thursday of October. Each year, the international event affords the opportunity to remember credit unions' proud history and promote awareness of and support for the credit union and financial cooperative difference.

This year's theme is "Building financial health for a brighter tomorrow."

The COVID-19 pandemic continues to challenge the financial well-being of credit union members around the globe. This theme highlights the way credit unions are responding to that challenge by working with members to help them rebuild their livelihoods.

On Oct. 21, credit unions from around the world will join forces to celebrate the day. Please stop by any Family Savings branch and celebrate a movement that concerns itself with the financial success of all people. Each branch will have refreshments and giveaways.

INTERNATIONAL CREDIT UNION DAY®



There are more reasons than ever to love being a member of FSCU.

Your credit union membership is about the trust and care of community, built around where you live, work and play. That's why Family Savings membership saves you money through exclusive member-only offers through our trusted partners. Through Love My Credit Union Rewards, credit union members have saved over **\$2 billion** with offers like:

- Members can **save up to \$360 on their wireless bill** by switching to no-contract wireless.
- Members can **save up to 35% on IdentityIQ** credit report monitoring and identity theft protection.
- Savings **up to \$15 on TurboTax** federal products.
- Exclusive access to **home tech support and protection** with Asurion Home+.
- Exclusive discount from the **TruStage Home & Auto Insurance Program**.
- Members save on **SimpliSafe**, the #1 expert pick for home security.
- Exclusive access to the **Love My Credit Union Rewards Powersports, RV & Boat Buying Program**.
- Save on car maintenance + get \$10 off your first service using **CarAdvise**.
- Save 40% on a 1-year membership to **Sam's Club**.
- Build your credit history with rent and save up to 30% with **Rental Kharma**.
- Save \$40 on **Calm**, the #1 app for meditation and sleep.
- Save on your **Travel and Entertainment** needs like Car Rentals, Hotels, Theme Parks, Movie Tickets and more!

Learn all about how your Family Savings membership gets you all these exclusive savings and more at [LoveMyCreditUnion.org](https://www.LoveMyCreditUnion.org). Check them out and start enjoying credit union member benefits you never knew you had.



Get Smart About Credit Card Warning Signs

By GreenPath Financial Wellness

This month's Get Smart About Credit Day gives us a great opportunity to get on the right foot with credit. If keeping up with credit card balances has become a challenge, it's smart to assess your overall financial picture and your spending habits. Remember: taking on credit card debt is borrowing money you haven't earned yet. It is smart to keep the focus on this fundamental truth. To get smart about credit cards, be aware of the common warning signs that might indicate issues with credit card usage:

1. You are only able to make minimum payments on your credit card debt. Making only the minimum payment means you'll end up paying much more in interest charges, and it will take you longer to pay your debt off.

2. You have been denied credit. If you've been denied, take a beat before applying with another creditor. Applying for multiple credit lines within a short period of time can result in a lot of hard inquiries, which can have a negative impact on your credit score.

3. You find it challenging to set aside savings. If it is challenging to set aside savings on a consistent basis, review your monthly budget and look for ways to reduce spending to save a little from every paycheck.

4. Your credit cards are near or over your credit limit. Your creditors set your limit based on your credit history, income and outstanding debt. If you are at or near this limit, take a good look at your financial picture and focus on making smart purchase decisions in the future. A good rule of thumb is to try to keep your balances below 50% of your available credit limits.

5. You are taking cash advances from cards to pay your other bills.

6. Collectors are calling. Receiving calls from creditors happens to many people. You can relieve this financial stress by figuring out a budget with a financial counselor and reviewing your options to start paying debts back on time.

7. You are using one credit card to pay off another credit card. This is like digging one hole to fill in another hole – and usually the hole just gets deeper and deeper!

A Smart Approach to Credit

Smart use of credit cards is part of financial wellness. Managing credit is possible with planning and the understanding of how credit can affect your financial future.

It's all about the basics: looking at monthly expenses, looking at income and setting spending priorities as well as building up emergency savings. These principles will continue to be the building blocks of achieving financial success!

Through our partnership with GreenPath Financial Wellness, you have access to a trusted independent nonprofit resource to help you #GetSmart about credit. Financial counselors lend an empathetic ear, look at your entire financial picture and can help you develop a customized plan to achieve financial wellness.

Call Greenpath at **800-550-1961** or visit **FamilySavingsCU.com** for more information on Financial Wellness.

Tell them you are a member at Family Savings Credit Union.



Open An
NGAGE
Spending
Account



\$200
CASH BONUS

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 a Freedom Checking account which may carry a recurring \$3.00 per month account maintenance fee. The credit union also reserves the right to convert any NGAGE Savings account to a Master Share Account (regular savings account). **Monthly 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 \$15,000 receive 2.50% APY; balances \$15,000.01 and over earn 0.50% APY interest rate on the portion of balance over \$15,000, resulting in a range from 2.5% APY to 0.76% APY depending on the account's balance. When qualifications are not met, NGAGE Checking account balances earn 0.05% APY. NGAGE Checking and NGAGE Savings Account dividends will be posted on the last day of the statement cycle. ATM fee reimbursement is provided only if qualifications are met within the qualification cycle and posted the last day of the statement cycle. An ATM withdrawal receipt is required for reimbursement of an individual ATM fee of \$5 or higher. APYs accurate as of 9/1/2021. Account approval, conditions, limits, qualifications, time frames, enrollments, log-ons and other requirements may apply. QUALIFICATIONS: 12 (twelve) debit card transactions and 1(one) ACH (electronic deposit or payment) post and settle to the checking account during each qualification cycle and enroll to receive eDocument notices with a valid email address. 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. Limit 1 (one) account per Social Security number. A \$25 minimum deposit is required to open the NGAGE Checking Account. *** A total of \$200 cash bonus will be deposited into the NGAGE account after 90 days of account opening date. Account must be in good standing to qualify for this cash bonus offer. Good standing means having a balance greater than \$1.00 and having no overdraft fees within the first 90 days of the account. Membership is open to persons who live, worship, work (or regularly conduct business in), or attend school in Etowah, Marshall, DeKalb, Jackson, Cherokee, Calhoun, Cleburne, Madison, Blount, St. Clair, Morgan, Cullman and Talladega Counties, Alabama, as well as those persons who live or work in Bartow, Catoosa, Chattooga, Dade, Floyd, Gordon, Haralson, Paulding, Polk and Walker Counties, Georgia.

Holiday Closings:

Monday, Oct. 11 - Columbus Day

Thursday, Nov. 11 - Veteran's Day

Thursday, Nov. 25 & Friday Nov. 26 - Thanksgiving (Cartersville West, Rome, Albertville & Rainbow City will open regular hours Saturday November 27)

Friday, Dec. 24, Saturday, Dec. 25 & Monday Dec. 27 - Christmas

Friday, Dec. 31 - New Year's Eve

Saturday, Jan. 1 & Monday, Jan. 3 - New Year's Day

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.



Financials

As of August 31, 2021

Assets	\$627,156,681
Loans	\$452,513,554
Shares	\$557,382,023
Members	67,434

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:

Monday – Friday
7:30 am – 5:00 pm CT
888-311-3728