


Spring 2025

 Use these links to easily move through the PDF.

2025 Annual Meeting

New Trailhead Branch

**Credit Union
Partner's Helping
Hands Foundation**

**10 Ways to Save on
Spring Break**

America Saves Week

Making the Grade

CU Travel

Q1 Financials

Join Us for Our 2024 Annual Meeting!

Get ready for an event you won't want to miss! It's your chance to:

- ✓ Gain insights into our achievements and initiatives throughout the past year.
- ✓ Learn about exciting plans and developments for the future.
- ✓ Engage with fellow members and our leadership team.

This is more than just a meeting—it's a celebration of our community and our shared goals. Mark your calendars and spread the word. We can't wait to see you there!

**THINK
FAMILY
FIRST**

2025 Annual Meeting
Sunday, April 27, 2025

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

Registration: 1:00 PM CST
Meeting Begins: 2:00 PM CST

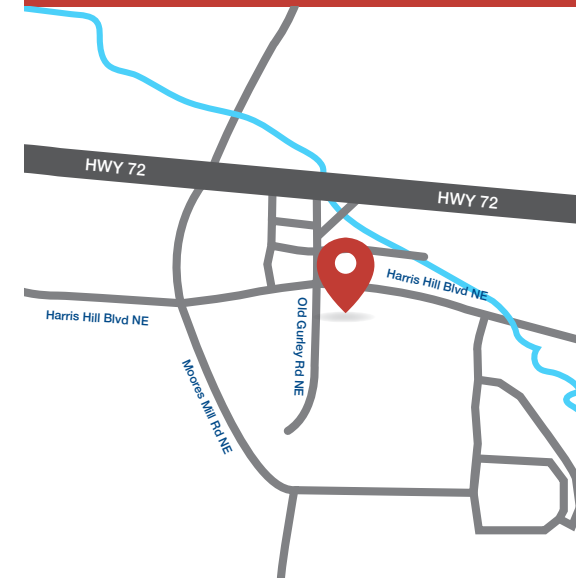
Trailhead Welcome to the **FAMILY!**



New Branch
OPENING
APRIL 30

Trailhead Food City
150 Old Gurley Road NE
Huntsville, AL

Exciting news—our brand-new branch is coming soon to Trailhead Food City in Huntsville! Designed with you in mind, this location will offer a fresh, modern banking experience with convenience in mind. Stop by when we open to see the space, say hello, and experience a new way to bank. Bring a friend—we can't wait to welcome you!



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 will be managing the CUPHHF, accepting online applications and distributing funds from CUPHHF. Decisions for donation requests will be based on an application scoring system established by the CUPHHF. The foundation will operate with an advisory committee made up of representatives from both credit unions and will follow eligibility and funding requirements outlined below.

(continued on next page)



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 >



**All the earnings.
None of the restrictions.**

MONEY MARKET ACCOUNT

Earn up to 2.75% APY*

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

Federally Insured by NCUA
*APY = Annual Percentage Yield



LOVE FAMILY SAVINGS?
REFER A FRIEND
EARN \$50

GET STARTED

10 Ways to Save on Spring Break

It's been a long winter semester and spring is finally here! If you're dreaming of a luxury springtime getaway, but your budget didn't get the memo, we can help. Here are 10 ways to save on spring break for the vacation of your dreams that doesn't break the budget.

1. Set a realistic budget and stick to it. Before your trip, outline all potential expenses, including travel, lodging, food, activities and souvenirs. Then, set a realistic budget for each spending category. Having a clear budget will help you manage your spending and ensure you don't return home with unexpected debt.

2. Choose budget-friendly destinations. Vacation hotspots tend to be overpriced, but with some flexibility, you can find the perfect spring break destination without draining your wallet. For example, you can choose to visit a quaint cultural city instead of the typical beach resorts. Spend some time researching prices to find a perfect destination that delivers all you want in a vacation while still being affordable.



3. Book early and be flexible. Securing your travel and accommodations well in advance and being flexible with your travel dates can net you better deals. Airlines and hotels often offer lower rates for



early bookings, and mid-week flights are typically cheaper than weekend ones. If you're up for it, red-eye flights can also be more affordable.

4. Travel in a group. Traveling with friends or family so you can split costs on accommodations, transportation and meals can save you boatloads of money and up the fun factor on your vacation at the same time.

5. Consider alternative accommodations. Instead of traditional hotels, explore options like hostels, vacation rentals or staying with friends or family. Platforms like Airbnb offer a range of affordable

lodging choices that can accommodate various group sizes and preferences. Be sure to research your chosen rental carefully to avoid getting scammed.

6. Use student discounts. Many travel companies, attractions and restaurants offer special discounts for students. Always carry your student ID and ask about available discounts. Websites like StudentUniverse can be enormously helpful in providing discounted rates for students on flights and accommodations.

7. Plan and budget for meals. Food expenses can quickly add up during a trip. The best way to avoid blowing your entire vacation budget on food is to plan ahead. First, if your vacation spot has cooking facilities, prepare some basic meals on your own. You can also look for local eateries, food trucks or markets where you can enjoy authentic cuisine at lower prices. Finally, set a daily food budget for meals each day to help prevent overspending.

8. Pack smartly to avoid extra fees. Getting hit with an unexpected checked baggage fee is not the best way to kick off your vacation. Packing lightly and using only a carry-on can help you avoid these fees. Similarly, be sure to pack all the stuff you'll need so you don't end up having to purchase overpriced essentials at your destination.



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AMERICA SAVES WEEK

APRIL 7 - 11, 2025

CELEBRATE AMERICA SAVES WEEK

DEPOSIT \$100 OR MORE INTO YOUR SAVINGS ACCOUNT

APRIL 7TH - 11TH

FOR A CHANCE TO WIN AN

APPLE WATCH SERIES 10



CLICK HERE FOR
OFFICIAL GIVEAWAY RULES

9. Explore free or low-cost activities. Research free attractions or events at your destination. Many cities offer complimentary tours, museum days or public festivals. Nature trails, public beaches and local markets can provide entertainment without a hefty price tag.

10. Monitor travel deals and use rewards. Sign up for newsletters from airlines and travel deal websites to stay informed about promotions. Using credit card rewards or frequent flyer miles can also help bring down travel costs. Use these tips to save on spring break for the vacation of a lifetime!

Sources:

<https://www.iowastudentloan.org/articles/college/10-budget-tips-for-spring-break-infographic.aspx>

<https://www.sevencorners.com/blog/travel-tips/10-tips-for-planning-a-budget-friendly-spring-break>

<https://www.yahoo.com/lifestyle/7-travel-hacks-save-money-220011918.html>

<https://www.buzzfeed.com/claudiasantos/best-inexpensive-budget-cities>

MAKING THE GRADE

We reward students for working hard in school. Bring your semester report card to any Family Savings branch and collect your earnings.

**February 1st - 15th and
June 1st - 15th**

Don't have an account? See one of our Member Service Reps and

JOIN TODAY!

A=\$2 | B=\$1



Go to FamilySavingsCU.com/making-the-grade for details

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\$1,000

Towards your next hotel stay plus a \$199 travel membership



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Visa contactless
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convenient and touch-
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Use your Family Savings Visa
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- Attractive card carrier included.



2025 Holiday Hours

Good Friday
April 18

Labor Day
September 1

Christmas Day
December 25

Memorial Day
May 26

Columbus Day
October 13

New Years Eve
December 31

Juneteenth
June 19

Thanksgiving
November 27-28

4th of July
July 4

Christmas Eve
December 24

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

Financials As of February 28, 2025

Assets	\$1,098,905,401
Loans	\$893,804,395
Shares	\$935,112,520
Members	77,174

Branch Locations:

Albertville at Food City
7200 US Highway 431
Albertville, AL 35950

Trailhead at Food City
150 Gurley Road NE
Huntsville, AL 35811

Coming Soon!

Fort Payne at Food City
1015 Gault Avenue South
Fort Payne, AL 35967

Cartersville - East
3 Ryan Boulevard
Cartersville, GA 30121

Gadsden - Main Office
711 East Meighan Boulevard
Gadsden, AL 35903

Cartersville - West
205 Douthit Ferry Road
Cartersville, GA 30120

Oxford
162 Industrial Drive
Oxford, AL 36203

Calhoun
1273 Curtis Parkway
Calhoun, GA 30701

Owens Cross Roads at Food City
7060 US Highway 431
South
Owens Cross Roads, AL
35763

Hiram
342 Charles Hardy Parkway
Hiram, GA 30141

Rainbow City
3003 2nd Street
Rainbow City, AL 35906

Rome at Walmart Supercenter
2510 Redmond Circle NW
Rome, GA 30165

Scottsboro
24661 John T. Reid Parkway
Scottsboro, AL 35768

New Location!