

# Summer 2024

## Congratulations to our FSCU Scholarship Recipients!

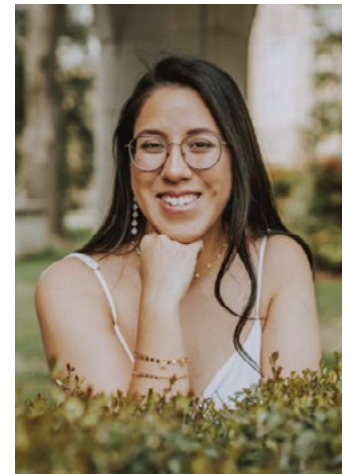
We are incredibly proud to announce and celebrate the outstanding achievements of our 2024 FSCU Scholarship Recipients. These exceptional students have demonstrated remarkable dedication and hard work, and we are honored to support their educational journeys. Join us in congratulating:

**Colby Bishop - Glencoe High School**  
Audra Burger Memorial Scholarship 2024



Colby Bishop

**Emily Saenz-Carvajal - Cartersville High School**  
C.V. Glassco Memorial Scholarship 2024



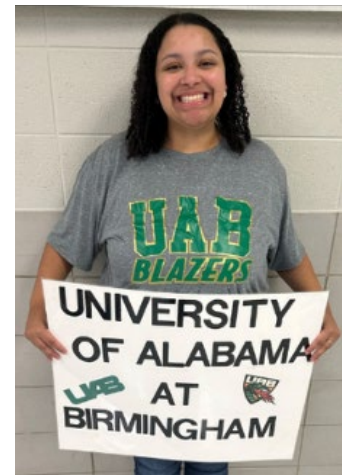
Emily Saenz-Carvajal

**Hayden Biles - East Paulding High School**  
C.V. Glassco Memorial Scholarship 2024



Hayden Biles

**Madison Autwell - Etowah High School**  
C.V. Glassco Memorial Scholarship 2024



Madison Autwell

**Arley Satterfield - Arab High School**  
C.V. Glassco Memorial Scholarship 2024 (Not Pictured)

We also want to extend our heartfelt congratulations to all high school seniors. We are proud of each and every one of you and cannot wait to see what the future holds for you!

Keep reaching for the stars!



# It's Time to Skip Your Summer Loan Payment!

Everybody can use a little extra cash in the summer. At Family Savings Credit Union, **we want to make that possible by allowing you to skip your July loan payments.** Whether you're going on vacation or sending the kids to camp, skipping one month's loan payments can give you extra cash to help pay for your family's warm-weather adventures.

Just [click here](#) for the form and return it to your nearest branch with your \$25 fee(s) or method of payment. Remember to return the form and payment to us BEFORE your July 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, and 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 July 2024 only. FSCU must receive this signed authorization form before your July 2024 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. 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.*

# Discover Our New Financial Calculators!



Welcome to Family Savings Credit Union's Financial Calculators! Here, you'll find 20 powerful tools to help you make smart financial decisions. Whether you're planning for a mortgage, retirement, or a big purchase, our calculators are your go-to guides. With these tools, you can forecast, budget, and strategize with confidence. Take control of your finances and start making calculated moves today. Explore our range of calculators and pave your path to financial success.

**[Start Calculating Now](#)**


Coming this Fall!

# Our New Branch Inside Food City.

We can't wait to show off our new branch inside the Food City at 7060 US Highway 431 in Hampton Cove. It's uniquely designed to meet our members' needs:

- Convenient teller counters and lending office
- Walk up ATM
- And more!

You'll always be greeted with a smile and served by your favorite Family Savings employees. So make plans to stop by — and tell your neighbors, too. We can't wait to see you at our beautiful new branch conveniently located inside Food City in Hampton Cove!

 7060 US Hwy 431 S  
Huntsville, AL 35763



Tap to pay  
with your Family Savings  
Visa contactless  
card.



Tapping to pay is secure,  
convenient and touch-  
free.

Use your Family Savings Visa  
contactless chip card where  
you see the Contactless  
Symbol.



The Contactless Symbol and Contactless Indicator are Trademarks owned by and used with permission of EMVCo, LLC.

 **NGAGE**

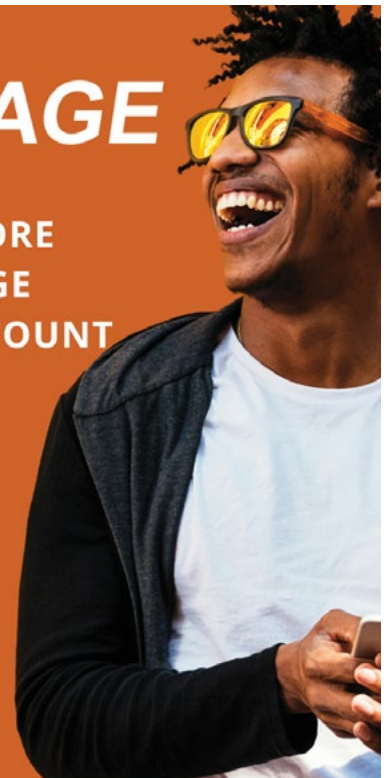
EARN EVEN MORE  
WITH AN NGAGE  
SPENDING ACCOUNT

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



\*APY = Annual Percentage Yield

NCUA



[Click for Terms & Conditions](#)



# C.V. GLASSCO MEMORIAL SPORTING CLAY SHOOT

**Sept. 11, 2024**

8:00 am Registration  
8:30 am Safety  
9:00 am Tournament  
12:00 pm Lunch  
\*Central Standard Time

## CMP Talladega Marksmanship Park

4387 Turner Mill Road, Talladega, AL 35160  
[www.theCMP.org](http://www.theCMP.org)

**Benefiting**  
C.V. Glassco Memorial Scholarship Fund



**FAMILY SAVINGS**  
credit union

## TEAM PRIZES

1st Place Team \$400  
2nd Place Team \$300  
3rd Place Team \$200

## INDIVIDUAL PRIZES

1st Place Individual \$100  
2nd Place Individual \$75  
3rd Place Individual \$50

**Cost \$100**

per shooter  
\$400 for team of four  
with 15 shooting stations





## \$mart Summer Travel: 7 Ways to Save (and Still Have Fun!)

By GreenPath Financial Wellness

Few things stoke wanderlust like longer days and warmer temps. But before you deep dive into summer travel—and your wallet—check out these tips that can help you have fun in the sun without breaking the bank.

### 1. Set a Realistic Budget

Before you hit the open road (or sky...or seas...) consider all the expenses involved, including transportation, accommodation, meals, and activities. Allocate a portion of your budget for unexpected expenses. Having a big picture overview of your financial limitations will steer your decision-making process and make overspending less likely.

### 2. Travel Off-Peak

Take advantage of off-peak seasons or weekdays when prices are often lower. Avoiding popular travel periods can help you secure better deals on flights, accommodations, and attractions. More over, you'll be able to enjoy destinations with fewer crowds, enhancing your overall experience.

### 3. Explore Alternative Accommodations

Instead of opting for traditional hotels or vacation rentals that often come with cleaning fees, explore alternative accommodations to save money. Consider options such as hostels (single rooms are often still an option), house-swapping or even house or pet-sitting for friends if your dates are flexible.

### 4. Be Flexible with Your Destination

Explore different destinations based on affordability. Lesser-known or up-and-coming locales can offer rich experiences without the premium rates. Research affordable domestic or international destinations - by being flexible on the 'where,' you can uncover hidden gems without shelling out a ton on airfare.

### 5. Embrace Free and Low-Cost Activities.

Many destinations offer walking tours, public parks, museums with discounted admission rates, or specific days when attractions offer reduced entry fees. Take advantage of natural wonders, public beaches, and hiking trails and engage with locals to discover hidden gems and receive insider tips on affordable attractions and events.

### 6. Plan Your Meals Wisely.

Splurging on food and drinks is easy, especially when you add in inspiring scenery. Opting for accommodations with kitchen facilities or access to a shared kitchen can save you hundreds. Prepare some of your meals instead of dining out for every meal and frequent local markets to purchase picnic-style fare. When dining out, street food vendors often offer tasty options without restaurant price tags.

### 7. Use Travel Rewards and Discounts.

Have an airline or hotel account? Leverage those travel rewards programs, credit card points, and loyalty programs to your advantage. Additionally, search for discount codes, coupons, and promotions when booking accommodations, flights, and attractions—it literally pays to comparison shop.

The reward of travel lies in the experiences, connections, and memories you create, and these don't have to come with a hefty price tag. Want to see how travel fits into your big picture budget? GreenPath Financial Wellness offers an [interactive worksheet](#) that can get you started.





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

## ***Now Accepting Applications!***

The Credit Union Partner's Helping Hands Foundation (CUPHHF) is a partnership between Alabama Teachers 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.

### **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 any other agency

### **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 a local disaster, emergency or have an unmet need

*To inquire or to apply for funding, please visit The Community Foundation of Northeast Alabama at [yourcommunityfirst.org](http://yourcommunityfirst.org) and search for Credit Union Partner's Helping Hands Foundation or call 256-231-5160.*







Last chance to enter the  
**\$2,500**  
 vacation giveaway!

**Book Travel + Enter to Win**

[Click for Terms & Conditions](#)

## 2024 Holiday Closings:

**July 4**  
Independence Day

**September 2**  
Labor Day

**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 May 31, 2024

<b>Assets</b>	\$1,020,769,122
<b>Loans</b>	\$804,313,754
<b>Shares</b>	\$862,758,291
<b>Members</b>	75,945

## 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

### Fort Payne at Food City

1015 Gault Avenue South  
 Fort Payne, AL 35967



### Hampton Cove at Food City

7060 US Highway 431 South  
 Huntsville, AL 35763



### 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 Douthit Ferry Road  
 Cartersville, GA 30120

### Calhoun

1273 Curtis Parkway  
 Calhoun, GA 30701

### Rome at Walmart Supercenter

2510 Redmond Circle NW  
 Rome, GA 30165