

Fall 2024

Stop by our newest branch inside Food City in Fort Payne!

We're excited to announce the grand opening of our newest in-store branch at 1015 Gault Avenue South, Suite 500, Fort Payne, Ala, inside Food City! As of August 7, 2024, this branch enhances convenience by providing a full range of financial services right where you shop.

Our full-service branch offers checking and savings accounts, loans, mortgages, and investment options, all designed to help you achieve your financial goals. We're here for you with extended hours: Monday to Friday from 9 a.m. - 6 p.m. and Saturday from 9 a.m. - 2 p.m. Plus, enjoy the convenience of our 24-hour ATM located outside Food City.

With modern amenities and a friendly, knowledgeable team, we're dedicated to serving you better.



1015 Gault Avenue South, Suite 500
Fort Payne, AL 35967



trust&will

NEW MEMBER BENEFIT

LEARN MORE



Love My Credit Union®
rewards

LOVE FAMILY SAVINGS?
REFER A FRIEND
EARN \$50

GET STARTED



Skip-A-Pay

Unwrap Some Joy

Skip your November OR
December loan payment!



Skip a payment and keep the cheer going.

Unwrap some joy this holiday season by skipping your November or December loan payment! With a little extra cash in your pocket, you can focus on what matters most – celebrating with loved ones, making memories, and enjoying the spirit of the season. It's our way of sharing a little extra joy with you and your family during this special time of year.

Visit familysavingscu.com for more information on how to skip your November or December loan payment.

Best wishes for a joyous holiday season.

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 November OR December 2024 only. FSCU must receive this signed authorization form before your November 2024 or December 2024 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.

Celebrate 'One World Through Cooperative Finance' on International Credit Union (ICU) Day® 2024

Why do hundreds of millions of people worldwide choose credit unions? Because credit unions have a “people-first” philosophy that impels them to constantly improve their communities and the lives of their members. That local service feeds a worldwide network that reaches more than 403 million members across the globe. On Thursday, October 17, 2024, join credit union and financial cooperative members around the globe in celebrating 76 years of International Credit Union Day®.



Visit us at Family Savings Credit Union and celebrate with your fellow members!



FREE COMMUNITY SHRED DAY

Bring any documents containing sensitive information and have them destroyed on-site, free of charge.

October 25, 2024
10am - 2pm

Gadsden Branch
711 East Meighan Blvd.
Gadsden, Alabama

Cartersville West Branch
205 Douthit Ferry Road
Cartersville, Georgia

Shredding provided by:



&



Shredding & Recycling, Inc.



HOLIDAY LOAN

Add a little
extra magic
to your
holiday
season.

Borrow up to

\$1,500

Rates as low as

7.25%
APR*

For Up To 12 Months

APPLY NOW

*APR (Annual Percentage Rate) is based on credit score (APR range is 7.25% - 14.00%). No down payment is required for this closed-end, fixed rate loan. Repay example: \$1,500 borrowed at 7.25% APR is repaid at \$129.96 per month for 12 months. Rate offered November 1, 2024 - December 31, 2024, and may be subject to change. Loan must be new money, as existing loans do not qualify. Account disclosures available upon request. Membership is required to have a loan with FSCU. Federally Insured by NCUA.





Zelle®

Simplify the holidays with Zelle®.

It's fast, easy and free in our app.

[LEARN MORE](#)



Family Savings Credit Union, Federally insured by NCUA

Tap to pay
is now available
On All FSCU ATMs.



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

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





Smart Holiday Spending: 5 Tips for a Financially Stress-Free Season

The holiday season is filled with joy, but it can also strain your wallet if you're not prepared. At Family Savings Credit Union, we want to help our members enjoy the holidays without the financial stress. By planning ahead and managing your spending, you can have a festive season without breaking the bank.

1. Create a Holiday Budget

Start by making a list of all your holiday expenses—gifts, travel, food, and decorations—and set a spending limit for each. Stick to your budget to avoid overspending and post-holiday stress.

2. Start Saving Early

The earlier you save, the better. Open a Christmas Club account with Family Savings Credit Union, where you can earn competitive dividends with balances over \$2,000. Payroll deductions make saving automatic, and it only takes \$1 to open and maintain the account.

3. Shop Smart and Early

Avoid last-minute shopping by taking advantage of early sales and using price comparison tools. Planning ahead helps you find better deals and reduces the temptation to overspend.

4. Limit Gift Giving

Consider new traditions like Secret Santa or setting a spending limit for gifts. Thoughtful, personal gifts can have more meaning than expensive ones—and help you stay within your budget.

5. Track Your Spending

Keep a close eye on your holiday expenses. Tracking your spending helps ensure you stay on budget and avoid a shock when the bills come in January. There are many apps available to make this easier.

The holiday season is a wonderful time to celebrate with loved ones, but it doesn't have to come at the cost of financial well-being. By planning ahead and sticking to smart spending habits, you can enjoy the festivities while staying on track for your financial goals. For more tips or to explore our savings options, visit www.familysavingscu.com.



CREDIT UNION
TRAVEL

Win up to **\$5,000**
in travel prizes!

GIVEAWAY



Learn more at:
CreditUnionTravel.com/Sweepstakes



Opening October 30, 2024

**Our New Branch
Inside Food City at
Owens Cross Roads**

 7060 US Hwy 431 S
Owens Cross Roads, AL 35763





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 and search for Credit Union Partner's Helping Hands Foundation or call 256-231-5160.





FAMILY SAVINGS CU
PRESENTS

MILK & COOKIES WITH SANTA

Come have a holly jolly Christmas with us!

DECEMBER 23, 2024
1:00PM - 3:00PM

Admission is free, so bring your
entire family, camera, and
Christmas list!

2024 Holiday Hours

Thanksgiving

Wednesday, November 27

ALABAMA BRANCHES

Gadsden	Lobby	7:30 - Noon
	Drive Thru	7:30 - 3:00
Rainbow City	Lobby	8:30 - 1:00
	Drive Thru	8:30 - 3:00
Scottsboro	Lobby	8:00 - 12:00
	Drive Thru	8:00 - 3:00
Anniston	Lobby	8:00 - 3:00
Albertville @ Food City	Full Service	9:00 - 6:00
Fort Payne @ Food City	Full Service	9:00 - 6:00
Owens Cross Roads @ Food City	Full Service	9:00 - 6:00
Call Center		7:30 - 3:00

GEORGIA BRANCHES

Rockmart, Hiram, Calhoun, Cartersville East & West	Lobby	8:30 - Noon
	Drive Thru	8:30 - 3:00
Rome @ Walmart	Full Service	9:00 - 6:00

Thursday, November 28

Friday, November 29

All Branches Closed

All Branches Closed

Christmas

Tuesday, December 24

Wednesday, December 25

All Branches Closed

All Branches Closed

New Year 2025

Tuesday, December 31

Wednesday, January 1

All Branches Closed

All Branches Closed

Turn Wishes into Wows

With a VISA® Gift 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!

- VISA gift cards are convenient, stress-free gift giving.
- Give \$20 to \$750 per gift card.
- Attractive card carrier included.



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 August 31, 2024

Assets \$1,037,965,541

Loans \$827,119,502

Shares \$873,292,770

Members 76,493

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

Now
Open!

Owens Cross Roads at Food City

7060 US Highway 431 South
Owens Cross Roads, AL 35763

Coming
Soon!

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