

Winter 2025

Stop by our newest branch inside Food City in Owens Cross Roads!

We're excited to announce the grand opening of our newest in-store branch at 7060 US Highway 431 South, inside Food City at Owens Cross Roads! As of October 30, 2024, this branch enhances convenience by providing a full range of financial services right where you shop.

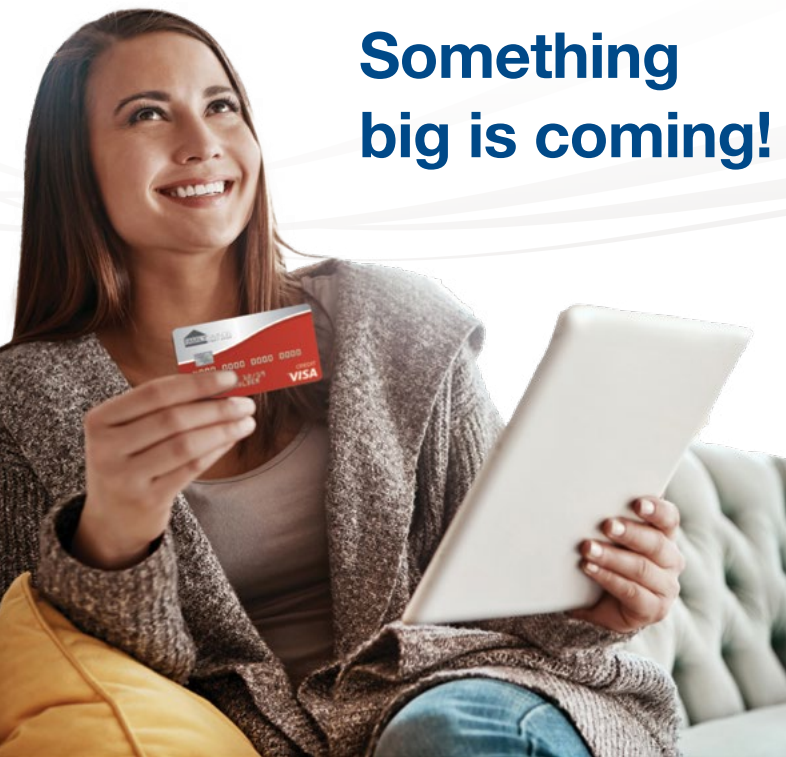


Our full-service branch offers checking and savings accounts, loans, mortgages, and investment options, all designed to help you achieve your financial goals. We're here for you with extended hours: Monday to Friday from 9 a.m. - 6 p.m. and Saturday from 9 a.m. - 2 p.m. Plus, enjoy the convenience of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

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

VISA® CREDIT CARD

Something big is coming!



Join us for our 2025 Annual Meeting

This year, join the Family Savings staff for our spectacular Annual Meeting at The Venue, where there will be updates on the credit union and past year events, door prizes, refreshments, fellowship and more.

When:

Sunday, April 27, 2025
Registration begins at 1 p.m. CST
Meeting begins at 2 p.m.

Where:

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

Tax Season Prep: Early Start

The new year is here, and so is the perfect time to get a head start on tax season. Gathering your tax documents in January can save you from unnecessary stress and ensure a smooth filing process. Follow this guide to stay ahead and see how Family Savings Credit Union tools can make tax preparation easier.

1. Know What You Need

Before diving in, make a checklist of essential tax documents. These may include:

- W-2s or 1099s for employment and freelance income
- Bank statements reflecting interest or dividends
- Receipts for deductions like charitable contributions or medical expenses
- 1098 forms for mortgage interest or student loan payments

Check your records early to avoid scrambling when deadlines approach.

2. Stay Organized

Set up a dedicated space – whether physical or digital – for storing tax-related documents. Using labeled folders for categories like income, deductions, and credits will save time when filing. FSCU members can access eStatements through our digital banking platform making it easy to find and download financial records.

3. Leverage FSCU Tools for Efficiency

At FSCU, we offer resources to simplify your tax preparation:

- Digital Banking Access: Quickly download monthly statements or yearly summaries from your FSCU account.
- Direct Deposit for Refunds: Speed up your tax refund by using FSCU's direct deposit. Be sure to have our routing number (262287195) and your account number handy.
- Secure Online Features: Protect your financial data by accessing statements and tax-related forms through FSCU's secure portal.

4. Avoid Common Mistakes

Missing documents or errors can delay your refund. Double-check that all forms are accurate and complete. January is also a good time to verify your contact details with employers and financial institutions to ensure timely delivery of necessary paperwork.



Exclusive Discounts on Tax Prep.

And get a chance to win \$10,000.

Start today and save!

WIN TAX SEASON!



We'll Help You Make This Tax Season a Winning One

Tackle taxes and come out on top with exclusive, member-only discounts on tax services that make filing easier. You can save **20% on TurboTax®**, whether you file yourself or have an expert file for you, or you can **save up to \$25 on in-office tax prep services from H&R Block** and have your taxes filed by professionals who can ensure your maximum refund.

TurboTax® - Save 20%

- File with confidence that your taxes are done right
- Guaranteed maximum refund
- Tax experts to help or even file for you

H&R Block - Save up to \$25

- Biggest refund possible or your money back
- Expert help with or without the office visit
- H&R Block expert within 5 miles of you

Plus, as a valued member of Family Savings Credit Union, you can enter for a chance to win \$10,000 in the Love My Credit Union® Rewards Tax Time Sweepstakes to take your tax return even further.

Visit <https://taxservices.lovemycreditunion.org> for offer details and disclaimers.



WANT \$3000
FOR COLLEGE?

C.V. GLASSCO MEMORIAL SCHOLARSHIP

*Available now to high school seniors from
Alabama counties: Calhoun, DeKalb, Etowah,
Jackson, Madison, and Marshall
Georgia counties: Bartow, Floyd, Gordon,
Paulding, and Polk*

Four \$3000 scholarships available.

Includes two-year institutions and certifications.



*Scan For More
Information*

Visit cfnea.org/receive/scholarships to apply
Deadline to apply is March 1st, 2025

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fits your lifestyle.



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Score & Report
Access

ID
Protect

Cellular
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Protection

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ZERO
Co-Pays

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888-311-3728



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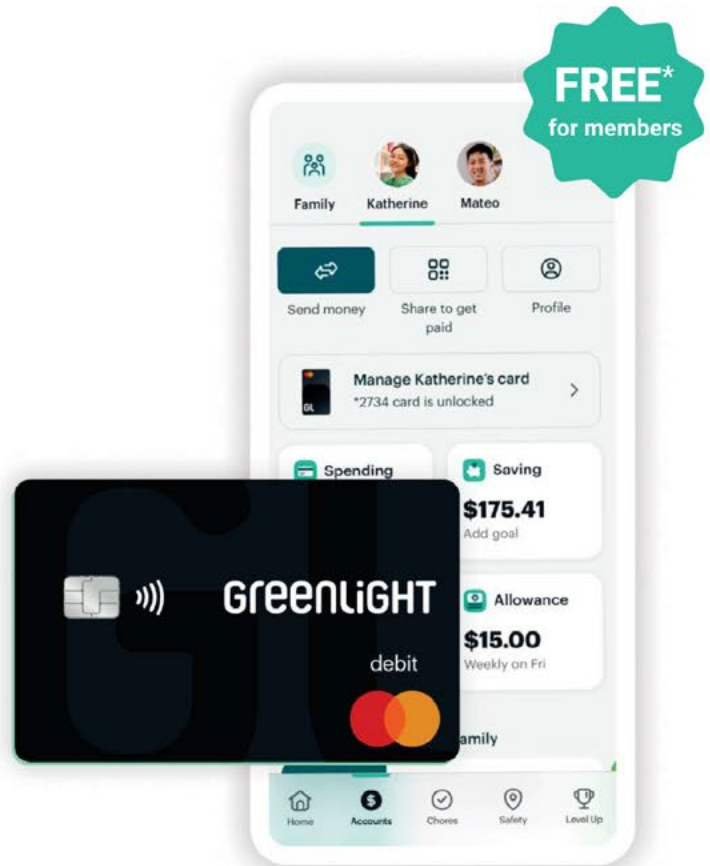
Empower fa-la-la financial literacy this season.

Learn to earn, save, and spend wisely together with Greenlight – free* for Family Savings CU families.



Enjoy the all-in-one money app for families.

- ✓ **Raise smart holiday spenders.**
Set spending limits by category or store, get real-time notifications, and turn their card on or off with a tap.
- ✓ **Celebrate the joy of saving – and giving.**
Set holiday savings goals and track along as they save up for everyone on their holiday list while earning 2% on savings.^
- ✓ **Get paid by friends and family.**
Holiday helpers? Nice! From shoveling snow to babysitting, kids can share their pay link to receive money – with your approval.
- ✓ **Financial literacy game**
Kids play Greenlight Level Up™, the financial literacy game that makes money concepts easy to understand and fun to learn.



The Greenlight card is issued by Community Federal Savings Bank, member FDIC, pursuant to license by Mastercard International.

*Family Savings Credit Union members are eligible for the Greenlight SELECT plan at no cost when they connect their Family Savings Credit Union account as the Greenlight funding source for the entirety of the promotion. Subject to minimum balance requirements and identity verification. Upgrades will result in additional fees. Upon termination of promotion, members will be responsible for associated monthly fees. See terms for details. Offer ends 10/08/2025. Offer subject to change or renewal.

^Greenlight Select families can earn monthly rewards of 2% per annum on an average daily savings balance of up to \$5,000 per family. To qualify, the Primary Account must be in good standing and have a verified ACH funding account. See Greenlight Terms of Service for details. Subject to change at any time.

A fee of \$9.99 per card will be incurred with any customized Greenlight card order.



Scan to learn more.

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.

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

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

[APPLY NOW >](#)



Regulation E: Error Resolution Notice

Summary of our Error Resolution Procedure: In case of errors or questions about your Electronic Transfers, call us at (256) 543-9530 / toll-free at 888-311-3728 or write us at FAMILY SAVINGS CREDIT UNION, 711 East Meighan Boulevard, Gadsden, Alabama 35903 as soon as you can. If you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt, we must hear from you no later than 60 days after we sent you the first statement on which the problem or error appeared. Your inquiry must include:

- Your name and account number;
- A description of the error or the transfer you are unsure about. Explain as clearly as you can why you believe it is an error or why you need more information; and
- The dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

2025 Holiday Hours

Martin Luther King Jr. Day January 20	Columbus Day October 13
Good Friday April 18	Thanksgiving November 27-28
Memorial Day May 26	Christmas Eve December 24
Juneteenth June 19	Christmas Day December 25
4th of July July 4	New Years Eve December 31
Labor Day September 1	



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 November 30, 2024

Assets	\$1,054,963,495
Loans	\$849,184,936
Shares	\$890,184,936
Members	76,780

Branch Locations:

Albertville at Food City

7200 US Highway 431
Albertville, AL 35950

Fort Payne at Food City

1015 Gault Avenue South
Fort Payne, AL 35967

Gadsden - Main Office

711 East Meighan Boulevard
Gadsden, AL 35903

Oxford

162 Industrial Drive
Oxford, AL 36203



Owens Cross Roads at Food City

7060 US Highway 431 South
Owens Cross Roads, AL 35763

Rainbow City

3003 2nd Street
Rainbow City, AL 35906

Scottsboro

24661 John T. Reid Parkway
Scottsboro, AL 35768

Trailhead

150 Gurley Road NE
Huntsville, AL 35811



Cartersville - East

3 Ryan Boulevard
Cartersville, GA 30121

Cartersville - West

205 Douthit Ferry Road
Cartersville, GA 30120

Calhoun

1273 Curtis Parkway
Calhoun, GA 30701

Hiram

342 Charles Hardy Parkway
Hiram, GA 30141

Rockmart

101 Felton Drive
Rockmart, GA 30153

Rome at Walmart Supercenter

2510 Redmond Circle NW
Rome, GA 30165