

The First Family Feature

QUARTERLY NEWSLETTER . FOURTH QUARTER . JANUARY 2018



President's Message

Thank you so much for making 2017 a successful year at First Family! You, our owner, are the reason why we are here. We hope that First Family demonstrates to you a better way to bank and just how different credit unions are from a traditional bank.

We are so proud to welcome the members from OSU Institute of Technology into our family. If you are on the campus of this amazing university and need your credit union, we have a branch on the campus to serve you!

On behalf of the staff and your Board of Directors, we wish you a very Merry Christmas and pray that you have an awesome 2018.



David Dykes, CEO

Relax & Stay Warm

Easily view your account with **HomeBanking**. Use our mobile app to transfer funds on the go, **Online BillPay** to make payments or use **Mobile Deposit** to deposit checks from home.

It's easy, convenient, secure and *free*.



Change For Life

Invest in a habit that pays. Deposit your change into your savings account during January and February to be entered to win \$100.00 with our award-winning program! Drawing will be held February 1st and March 1st at each location.

(Maximum of five online transfers per month).



High School Senior Scholarships

Applications will be available in February. Pick one up at your nearest FFFCU location or online at www.firstfamilyfcu.com.



Secured Loans

Type	Rate
Auto, Motorcycle, Tractors & Watercraft	As low as 2.99% APR

Other Loans

Type	Rate
Unsecured (Personal/Signature)	As low as 9.95% APR
Visa Credit Card	9.9% APR

Share Rates

Type	Rate	APY
Regular Shares*	0.35%	0.35%
IRA Shares	0.35%	0.35%

Certificate of Deposit Rates**

Term	Rate	APY
12 Months	1.20%	1.21%
24 Months	1.50%	1.51%
36 Months	2.00%	2.02%

Money Market

Type	APY
\$0.01 - \$24,999	0.45%
\$25,000 - \$49,999	0.50%
\$50,000 and above	0.55%

W.A.C. *average daily balance over \$100.00
 **\$1000.00 minimum deposit required. A penalty for "early" withdrawal may be imposed. The penalty will be "no less than" 120 days dividends, whether dividends are earned or not earned. Note: All rates are effective as of December 12, 2017 and subject to change without notice.

Happy New Year



CONGRATULATIONS



Member Service Representative Amanda Martin was recently certified as a CU Financial Counselor. Her new title will help FFFCU members with issues such as money management, insurance, savings, retirement and many other financial areas.



Internal Auditor Kimberly Perkins attended CUNA e-School and received certification as a Bank Secrecy Act Compliance Specialist. Kimberly's education will help to better serve First Family members.

Holidays

First Family will be closed in observance of:

Martin Luther King, Jr.'s Birthday

Monday, January 15th

President's Day

Monday, February 19th

ANNUAL MEETING OFFICIAL CALL

The **62nd Annual Business Meeting** of the members of **First Family Federal Credit Union** will be held at the **Henryetta High School Auditorium** located at **1800 Troy Aikman Drive**, in Henryetta, Oklahoma on **Tuesday, April 10, 2018**. Registration will begin at **5:30 p.m.** and the business meeting will begin at **6:00 p.m.**

The Nominating Committee has nominated the following individuals for election to the **Board of Directors: Steve Story (Director since 2017), Lois Tanner (Director since 2002) and Howard Hobbs (Director since 2014).**

Other nominations must be made by petition and must be signed by at least twenty (20) primary members. Petitions must be accompanied by a brief statement of qualifications and biographical data including, but not limited to name, age, business or profession, business experience, and current as well as previous directorship on boards of directors.

Also, the petition must be accompanied by a signed confirmation form, (available from Pam Matthews at the Henryetta credit union office during normal business hours), stating that you are agreeable to the nomination and will serve if elected.

The completed petition must be filed with the secretary of the credit union at 402 E. Main, Henryetta, Oklahoma, on or before 4:00 p.m. C.S.T. Friday, the 3rd day of March 2018. Names of nominees by petition will also be on the printed ballot.

All elections shall be determined by plurality vote and shall be by ballot except where there is only one nominee for each available position. Nominations shall not be made from the floor unless nominations have not been made by the nominating committee or by petition to provide for at least one nominee for each available position. Only those positions "without a nominee" will be filled by nominations from the floor.



MyFreeTaxes provides free federal and state tax

preparation and filing assistance, both online and in person, to individuals and families with household incomes of \$64,000 or less in 2017. Offering free English and Spanish tax support, MyFreeTaxes provides qualifying filers access to tax coaches for in-person, self-preparation assistance. The online tool allows taxpayers to self-file for free using a simple step-by-step process that includes free telephone, e-mail and online chat support from IRS-certified specialists.



First Family FCU has teamed up with TurboTax® to get you your maximum refund and savings of up to \$15 on TurboTax federal products!

Visit www.turbotax.intuit.com to try TurboTax Online for free.

