

# The First Family Feature

QUARTERLY NEWSLETTER . SECOND QUARTER. JULY 2016



YOUR STORY  
*Our Story*

**Member Testimonial**  
Melissa Member since 2006  
She used our Summer Loan Special last year to consolidate her debt.

"I saved a lot of money in the long run with a great interest rate. It's nice to know the FFFCU staff personally and I don't have any worries about banking. It's worry-free banking!"

## Summer Savings

**CD Rates** Enjoy the summer and let your money work for you with a Certificate of Deposit.\*

**1.21%**  
APY  
24 Months

**1.51%**  
APY  
36 Months

Only \$1,000 minimum deposit required



## Loan Special

**Make Some Memories** Now through August 5th, borrow up to \$5,000 for up to 18 months at a low rate of 8.95% APR. Not going on vacation? From shopping to home improvement, we can help take care of all your summer needs! w.a.c.

## Labor Day Car Show 4th Annual

Entry is free and there will be lots of prizes! Join us on September 5th from 12-2 pm at our Henryetta location, 402 E. Main. For registration, visit us online at [www.firstfamilyfcu.com](http://www.firstfamilyfcu.com).



## Vehicle Loans

Type	Rate
Auto, Motorcycle, Tractors & Watercraft	As low as 2.99% APR
Recreational: RV's & Travel Trailers	As low as 8.99% 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*	0.40%	0.40%
IRA Shares	0.50%	0.50%

## Money Market Accounts

\$0.01 - \$24,999.00	0.45%
\$25,000 - \$50,000	0.50%
\$50,000+	0.55%

\*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" 90 days dividends, whether dividends are earned or not earned. Note: All rates are effective as of June 7, 2016 and subject to change without notice.



**Okmulgee Grand Opening**  
1000 E. 20th St.

### Financial Literacy for Kids

No matter how enthusiastic you are, trying to formally teach finance to kids is a tall order that is likely to make their eyes glaze over. Hold their attention by keeping money lessons relevant, age-appropriate and a bit playful.

**Preschoolers** can grasp that money is exchanged for stuff. Teach them the names of coins, and as their counting ability develops, explain their values. Playing “store” lets them gain skills as they “buy,” “sell” and even “price” household items. Begin giving your children a small allowance so they can experience money in the real world, and appoint them as valuable “assistants” on your shopping trips. They’ll feel important while clipping coupons and helping you find items on the shelves.

**Early grade school** kids can understand goals, saving and budgeting. Have them create and decorate wish lists and give them four containers for allowance labeled “spending,” “saving,” “investing” and “giving.” The spending jar is for inexpensive things kids want, such as candy or stickers. The savings jar provides a place to save for wish-list items, while the investing jar builds overall savings. The giving jar can encourage compassion as kids contribute to charities that are meaningful to them, or save to buy presents for family members.

**Middle schoolers** are ready to be included in appropriate family financial discussions about basic living expenses and savings goals. Wish lists can be swapped for goal charts, and you may want to offer to match your children’s savings as an incentive to help them make a special purchase.

The experience kids gain through your efforts will pave the way for a lifetime of financial savvy and success.

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### Upcoming Events

#### Youth Appreciation Month

July 1st - 31st

PRIZES (Ages 18 & under)

Enter to win \$100 with every deposit into your savings account (one prize at each location)

#### NEW ACCOUNTS

TEENS get an FFFCU selfie stick!

KIDS get an FFFCU jumprope or frisbee!

\*while supplies last



## Credit Union STRONG

### See Copper the Coin Dog

Okmulgee	Checotah
July 8th	July 22nd
Henryetta	McAlester
July 15th	July 29th

### July 8th - August 5th

#### Giveaway

Kids enter to win a backpack filled with school supplies. (Two backpacks will be given away at each location. Ages 18 & under.)

#### Donate

Donate pencils and enter to win \$100. (All ages. One prize will be awarded)

Follow us on Facebook for event updates, pictures and giveaways!



### Holidays

First Family will be closed in observance of:

**Independence Day**  
Monday, July 4th

**Labor Day**  
Monday, September 5th



### Copper's Coin Club

Copper's Coin Club is a program where kids ages 2 to 12 can open a savings account (with help from a parent or guardian) for just \$5.00. Kids can deposit their allowance, tooth fairy earnings or coins found under the couch to start saving for the future! Plus, earn prizes!