

The First Family Feature

QUARTERLY NEWSLETTER . SECOND QUARTER. JULY 2017

Expanded Membership

On April 25th, approval was received to expand our current membership region, which includes Okfuskee, Okmulgee, McIntosh and Pittsburg Counties. We are proud to announce those who live, work, worship or attend school in Atoka, Coal, Haskell, Hughes, Latimer and Pushmataha counties are now also eligible to join our growing membership.

To better serve our members, a new position has been added to the employee roster. Ashley Morris of Okmulgee has been hired as FFFCU Member Development Representative. Her role is to visit the expanded membership region and educate the public on the credit union difference.



R.A.F.T.: Refer-A-Friend Today

If you tell a friend about FFFCU and they open a new checking account, you'll both receive \$25! Plus, enter to win an Angler Bay 6 Person Inflatable Boat (one prize at each location).

Only July 1st to 31st. See your statement for a R.A.F.T. form to share with a friend.



*Current member and referred member will receive \$25 each only after the new checking account has had a direct deposit within 60 days.



Summer Loan Special

Expires August 4th Borrow up to \$5,000 for up to 18 months for as low as **7.99%** APR. Not going on vacation? From shopping to home improvement, we can help take care of all your summer needs! w.a.c. certain conditions may apply.

Labor Day Car Show 5th Annual

Registration is 8-11:30 am, show ends at 2 pm at our Henryetta location, 402 East Main Street. \$20 registration fee includes t-shirt and benefits CU Cares (Children's Miracle Network & Purple Heart Homes). For early registration, visit us 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	0.85%	0.85%
24 Months	1.20%	1.21%
36 Months	1.50%	1.51%

Money Market

Type	APY
\$0.01 - \$24,999	0.45%
\$25,000 - \$49,999	0.50%
\$50,000 and above	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" 120 days dividends, whether dividends are earned or not earned. Note: All rates are effective as of June 2, 2017 and subject to change without notice.

61st Annual Meeting

2017 FFFCU Scholarship Recipients*

*Not pictured: Madison Stephens of Schulter, Morgan Price of Beggs, Kaleb Jackson of Checotah & Jacob Cantrell of Henryetta

McKenzie McCoy, Beggs

Cassidy Hill, Graham-Dustin

Annika Joki, Dewar

Bailey Lehmkuhl, Wilson

Hannah Short, FFFCU

Claudia McHenry, Okmulgee

Alexis Hill, Graham-Dustin

Reward Yourself

NEW Visa Credit Card Rewards

For every qualifying purchase made using your First Family FCU Visa Credit Card, you earn valuable bonus points that may be redeemed for outstanding merchandise and exciting travel!



Gifts for Everyone

ScoreCard has a robust catalog of thousands of items including brand names like Apple®, Brighton®, Pandora®, Dyson® and Sony®.

Want to "ScoreMore" Bonus Points Even Faster?

ScoreCard gives you more Bonus Points –2X, 3X, 4X or more. ScoreMore is a special feature that allows you to earn additional Bonus Points at participating retailers online and in-store. New merchants are added monthly! Check out all participating retailers in the online mall today! To view all redemption options, please log in online at ScoreCardRewards.com

New Visa Debit Cards

EMV CHIP

First Family FCU VISA Debit Cards will soon feature an embedded chip that improves security when you make purchases at a chip-activated terminal.

Receive enhanced fraud protection

When you use your card at a chip-activated terminal, the embedded chip generates a one-time use code to help reduce in-store fraud.

Enjoy global acceptance

More merchants are accepting chip transactions every day. Chip-activated terminals are coming to certain U.S. retailers this year – and more locations in the years to come.

To pay, simply swipe your card like you do today

If a chip-activated terminal is available, insert the chip end of your card with the chip facing up. Leave your card in the terminal and follow the prompts on screen. Be sure to remove your card when your purchase is complete.

COMING SOON! Look for the new EMV chip on your FFFCU Visa Debit Card!

Upcoming Events

Youth Appreciation Month

July 1st - 31st

Ages 18 & under only - Enter to win \$100 with every deposit into your savings account. (one prize at each location)



See Copper the Coin Dog

Okmulgee
July 7th

Checotah
July 21st

Henryetta
July 14th

McAlester
July 28th

July 7th - August 4th

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
Tuesday, July 4th

Labor Day
Monday, September 4th