

A MESSAGE FROM DAVID HULSBRINK - CEO

With the new year comes a revitalized sense of gratitude for our devoted members and staff. Being a part of your financial Family is important to me. Thank you for allowing us demonstrate our *People Helping People* attitude - it's what makes us great.

The Family Credit Union strives to do what is best for our members and I hope that this is reflected by our financial stability and by the new enhancements that make your life easier.

As we look ahead to an uncertain economy, please know that as the CEO, I am always looking at the financial conditions that will allow your money to grow and to keep offering you competitive loan rates.

Thank you and know that going into 2023, our members are our most important asset, and I wish you and your Family happy new beginnings.

Dates and Reminders

1. **Tax Docs.** Opt-in for E Notices on your online banking and get your documents up to two weeks sooner than mail. If you do not have \$600 of paid interest on mortgage accounts or have not earned more than \$10 savings dividends you will not receive a 1099
2. **Holiday** - Closed Monday, January 16th, Martin Luther King Day. President's Day is February 20th.
3. **Winter Travels?** Please notify us if you have a TFCU debit or credit card and are traveling outside of the state. Call, chat, or email

2023 is the year to invest in Share Certificates (CD's)

Special Rates to Start the New Year:

12-Month at 3.90% APY

15-Month at 4.06% APY

Meet our newest Branch Manager - Manny Gamon

- Muscatine branch
- Manny has been with us for a few months between the Rockingham & Muscatine branches
- *"Having a great connection with your team is the best thing to do to make things work and last"*



The new TFCU Mastercard Credit Cards arrived just in time for the Holidays. **Helpful Q & A**

Q: Why did we receive new cards?

A: Your new card has updated features along with a new look.

Take advantage of

- New Rewards. 1% cash back on every purchase and 2% back on groceries. NEW: Rewards cash back is credited quarterly
- Text fraud alerts. An easy way to respond whether a transaction was done by you or not and how to proceed
- Digital wallet for your mobile device. This feature will be activated in early February 2023
- Enroll or log into **MyCardInfo** in your home banking (Loans, then your card account). Check latest transactions, make payments and see when your rewards post

Q: Who is best to contact with questions or concerns about my credit account.

A: Our partner CO-OP Financial has a dedicated help line for our members to call 24/7. Use the number on the back of your card or if your card is lost, www.familycu.com/HELP