



*The*  
**Family**  
*Credit Union*

OUR LATEST NEWS

Winter 2023/24



**A FRESH BEGINNING**

*Starts Here*

- Credit Card Balance Transfer begins 1/15
- Time to update your personal information – be entered to win cash!
- Finances in an uproar? – Our new Digital Counselor can help
- Time to Save! 17 month Share Certificate (CD) 5.45% APY



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# A MESSAGE FROM DAVID HULSBRINK - CEO

Happy New Year to all our members! I hope you celebrated the start of 2024 safely and in good health with your loved ones.

2023 was a year during which we had to deal with a series of economic challenges. Despite such headwinds, we managed to maintain stable operations, and increase members and profits. And we continue to encourage the use of our digital products. We feel that our employment situation has stabilized and would like to thank our staff for their hard work.

In 2024, although the business environment is likely to remain unpredictable, we aim to make steady progress towards keeping our deposit and loan rates competitive. Our Board and Management will continue to focus on what needs to be done and concentrate on achieving the results that make us a family-like atmosphere while delivering you the credit union benefits that you deserve.

Ultimately, the future of The Family Credit Union will depend on our people and our organization. We will continue to be motivated to deliver you a relevant banking relationship. I look forward to working with you where you are comfortable doing business; whether that's in an office, on the phone or through our mobile app. Cheers to a productive 2024 - **David Hulshrink**

## **Z**ERO% BALANCE TRANSFER!

Transfer higher rate credit card balances and save with our special New Year offer. Balances transferred between 1/15/24 and 3/31/24 will receive a **0% APR** for six months. Includes department cards as well as other financial institution cards. Any remaining balance from the promotion after the 6 months will return to the usual card agreement rate. This offer is good for Basic and Rewards programs, including existing and new cards. See [familycu.com/credit-cards](https://familycu.com/credit-cards) for details or to apply.

## Why Should I Update My Personal Information?

Your credit union wants to be able to reach out to you in the event there is anything that affects your account including fraud. Your information and why you should contact us

- Address, if you move
- Mobile number for fraud alerts
- Email - Important CU news
- Life events - name change

**Update for a chance to WIN \$50 in January. One winner per branch.**



## Credit Climber

Powered by  The Family Credit Union

Your newest CU benefit comes available to you in 2024!

**Go Beyond Credit Monitoring.** The Family Credit Union's Credit Climber is your NEW digital credit counselor - coming in February.

- Get a Personalized Path and CC will help you stay motivated
- Learn about credit and take action
- Browse all things credit to help you achieve your personal goals
- Digital Counselor also comes in Spanish

**Our NEW Credit Climber program guides you through the journey of building or rebuilding stronger credit, giving you all the tools and expertise to get you where you want to go**

1. Set your credit goals
2. Track your credit and set milestones
3. Get helpful tips for your journey
4. Work on your own or with our in-house Credit Advisor, Abby, at 563-388-8328 ext. 9014

## Meet our Financial Wellness Coordinator - Abby Eaton CCUFC

We are excited that Abby has joined us in this new role. While Abby has only been with the credit union since Fall, she comes with many years of credit union experience and a Certified Credit Counselor Designation.

*"I love that TFCU has made their members' financial well-being a priority. By creating my position and investing in our upcoming Digital Credit Counselor, CREDIT CLIMBER, it's evident how serious they are about improving the financial lives of our members"*



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