



Federally Insured by NCUA

OUR LATEST NEWS

Summer 2024



Now earn even **more**  
starting at the first dollar.



[Familycu.com/Kirby-kangaroo](http://Familycu.com/Kirby-kangaroo)



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# YOUNG ADULT ACCOUNT



**10**  
returned  
ATM fees\*



**2.50%** APR  
Checking  
High Dividend  
checking



**Digital**  
Tap/Pay Debit  
Card with Digital  
Wallet, mobile  
app and online  
credit building

NCUA

No Special Account Required - [familycu.com/youngadult](http://familycu.com/youngadult)

## Annual Meeting Results

4/19/2024

The 88th Annual Meeting was held at The Elks Club in Davenport. The 2023 meeting minutes were unanimously accepted. Voted in for another three year term were incumbents:

**Paul Fredenburg**, Audit Committee  
**Diane Lange**, Audit Committee  
**Steve Horan**, Vice Chairman  
**Bryan Zarn**, Secretary

## External Transfers Are Now More Easy to Do

Easily make transfers between accounts that you own at other financial institutions and brokerages - both ways.

**Home Banking** - Use TRANSFERS  
**Mobile Banking** - TRANSFERS & PAY (bottom of App)

## Text Us!

We now have the most efficient way for our members to reach us - text us\*!

Just initiate our phone number in a text message, and we will respond back using our secure messaging platform.

**563-388-8328**

\*Available only during business hours. Not intended for confidential content. See our Mobile Privacy Policy at [familycu.com/disclosures](http://familycu.com/disclosures).

**Get your Home Improvement Loan in as little as TWO days. No collateral necessary. Rates begin at 12.74% APR up to \$25,000**

## Meet Meena - Branch Manager - Jersey Ridge Road Branch

Meena comes to us with years of experience in the financial arena. We **welcome** Meena Sharma, Branch Manager

- Meena likes the TFCU environment for new employees, and her new members, co-workers.
- "I always find joy when I help my members achieve their financial goals. The smile I get from my members when they are approved for loans is priceless."

## Congrats to our 2024 Scholarship Recipients

**Hispanic Family:** Yesenia Tellerz -Chavez of Davenport

**Keith Ruefer:** Rylee Zaehinger of Letts

**Kevin Post:** Antoinette Flournoy of Hiawatha



**KIRBY KANGAROO CLUB**

We're excited to announce some exciting changes coming to your child's Kirby Kangaroo Savings Account\*, effective July 1st. As part of our ongoing efforts to promote sound saving habits among young members, we want to introduce a revamped Kirby Kangaroo Savings Account, now with increased interest. Here's what you can expect:

- **Higher Interest:** We're introducing a tiered interest rate structure to maximize your child's savings potential.

1. Balances up to \$4,999.99: **2.00% APR**
2. Balances from \$5,000 to \$24,999.99: **0.75% APR**
3. Balances over \$25,000: **0.15% APR**

Additionally, interest will now be paid on the first dollar deposited!

\* Kirby account is for youth up to 13 years of age. Business or Trust accounts will not qualify.

