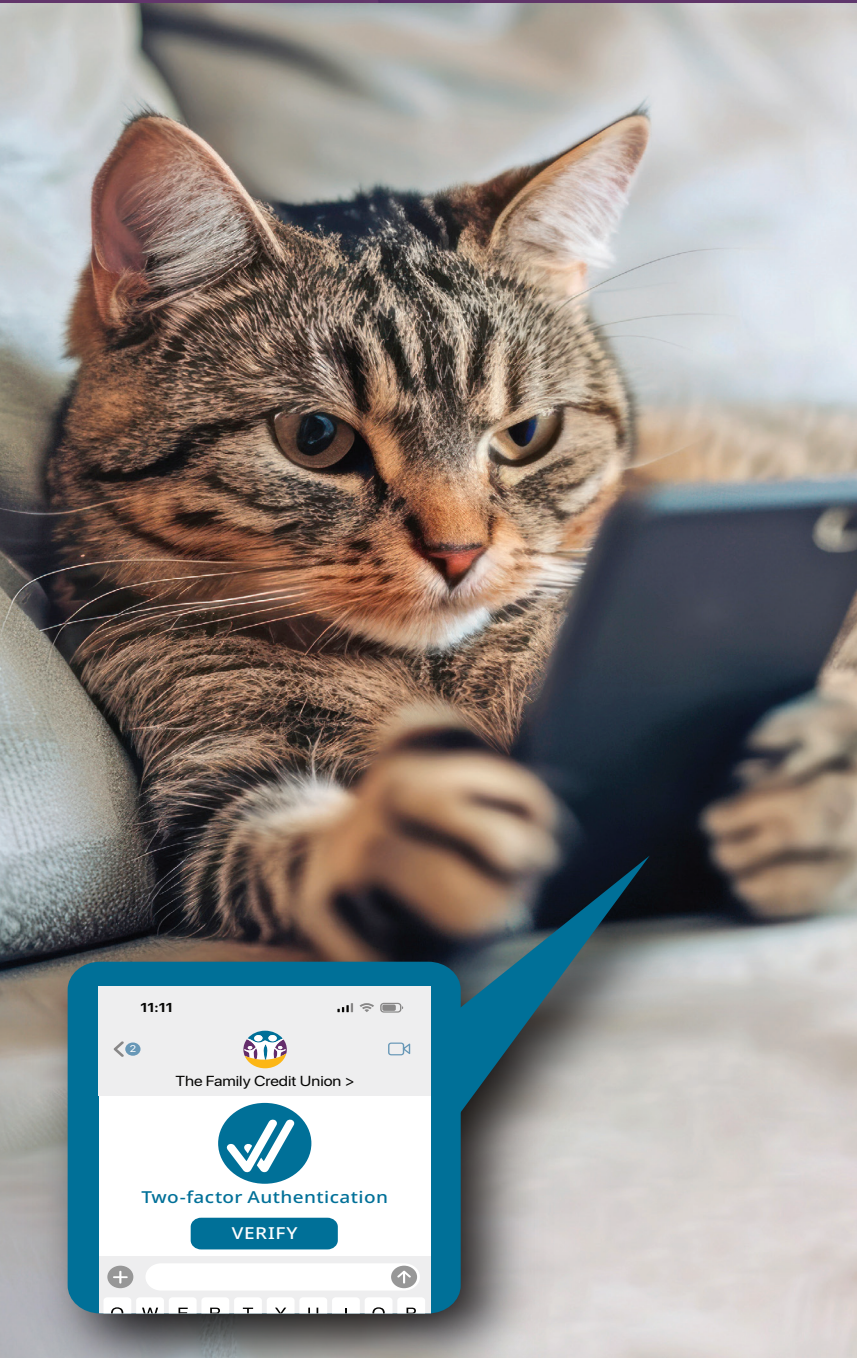




Federally Insured by NCUA

New Year 2025



## Cat got your phone?

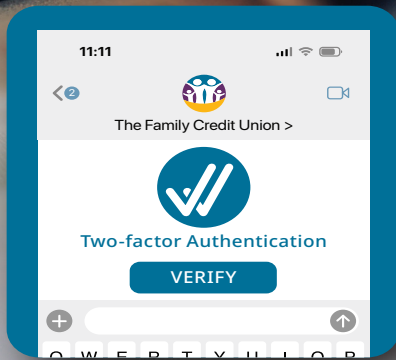
**More account protection.  
More peace of mind.**

### **Enhanced mobile and home banking security with two-factor authentication**

The security of your account is always a top priority at The Family Credit Union. We will implement a new two-factor authentication feature for account access on January 16.

**Beginning 1/16/25, the next time you log into your account, you will be prompted to select or add your phone number.**

**Your number is how a CODE will be delivered to you in the future. You will also need to set up five NEW security questions.**



## **What does two-factor authentication mean for you?**

- No more frustrating security questions when accessing your account
- This new security feature will confirm credentials and device
- Each passcode is sent directly to your device for easier access

**79180WINTER25**

# HAPPY NEW YEAR! A message from our Board of Directors

As we begin a new year, we want to take a moment to express our heartfelt gratitude for your continued trust and support throughout what has been a challenging year for many. Despite the tough economic climate, our credit union has thrived, thanks to your commitment to our community and the strength of our shared values.

This holiday season, we celebrate not just our business achievements, but the strong relationships we've built with each of you. Together, we've navigated challenges, and together, we will continue to move forward into the new year with confidence.

On behalf of the entire TFCU team, I wish you and your loved ones a joyful and peaceful 2025, filled with new beginnings and prosperity.

The Family Credit Union Staff, Management and Board



## End the Year on a High Note!

Don't let your 2024 finances weigh you down—start taking control now. At The Family Credit Union, we're committed to your financial success with personalized solutions tailored just for you. Here's how we can help:

- In-house financial coaching to guide you

every step of the way

- Debt management services to ease your burden
- Credit report reviews to help you understand and improve your financial health

**Schedule your free session with Abby Eaton**, our certified credit union counselor, today. Let's make 2025 your best financial year yet!

## Annual Privacy Notice

Our annual Privacy Notice, which explains how we collect, use and safeguard your personal information, can be accessed by visiting [familycu.com](http://familycu.com):

1. Click on "Disclosures" on the bottom of the home page
2. Click on the "Privacy"

**Our Privacy notice has not changed.**

If you have any questions, please visit a local branch, email at [support@familycu.com](mailto:support@familycu.com) or 563-388-8328.

## Meet Jeritza - Member Service Representative at our Greater Omaha Plant Branch

- Loves her time with family, traveling, shopping & game nights
- Was born in Puerto Rico & raised in Florida
- 4 cats and 2 dogs
- "I love working for TFCU because I get to work on a personal level with the Greater Omaha employees, right where they work. I get to know them by name, and help them manage their accounts, credit and any other financial needs that they may have."



## Drive into New Year Savings

TFCU has reduced vehicle loan rates, giving you the opportunity to save on monthly payments. Whether you're purchasing a new or used car, or refinancing, now is the perfect time to take advantage of these lower rates. Refinancing from another institution or financing with us helps you relax and enjoy your new car without the burden of higher payments. Contact us to learn how we can lower your monthly payments and put extra money back in your pocket. [familycu.com/rates](http://familycu.com/rates)

