

# IN THE FAMILY

A PUBLICATION OF FAMILY 1ST OF TEXAS FEDERAL CREDIT UNION | APRIL 2018



HOW IS THE BEST  
WAY TO GROW YOUR  
MONEY?  
Banks versus Credit  
Unions

SPECIAL OFFERS  
Do you know about  
the most loan offers?

IN YOUR FAMILY  
The Hernandez  
family shares a  
favorite photo.



**FAMILY 1ST**  
OF TEXAS  
FEDERAL CREDIT UNION

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# IN THIS ISSUE OF IN THE FAMILY

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### CREDIT UNION OR BANK?

Catch up on what has been going on tech-wise with Family 1st!

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### REMINDERS & CALENDAR

The stuff you need to know.

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### SPECIAL OFFERS & EVENTS

Loan offers and more.

## 07

### IN YOUR FAMILY:

#### THE HERNANDEZ FAMILY

A family photo submitted by you.

**You should always know  
how to contact your family.**

#### FAMILY 1ST FEDERAL CREDIT UNION

3501 Western Center Blvd.

Fort Worth, TX 76137

phone 817-847-8992

[www.family1stfcu.org](http://www.family1stfcu.org)

#### LOBBY:

Mon., Tues. and Thurs., Fri. – 9 a.m. to 5 p.m.

Wednesday – 9:30 a.m. to 5 p.m.

#### DRIVE THRU:

Mon., Tues. and Thurs. – 9 a.m. to 5 p.m.

Wednesday – 9:30 a.m. to 5 p.m.

Friday – 9 a.m. to 6 p.m.



where should you plant your money:

# BANK OR CREDIT UNION?

BY  
HEATHER PRICE



**With the hustle and bustle of everyday life who has time to stop at bank to conduct your business?** It seems as though the e-commerce giant Amazon has figured out that a large majority of today's consumers don't have that extra time and prefer an on-line avenue for most everything.

In a recent article published by Wall Street Journal, Amazon is "in talks" with larger banks to possibly start offering Amazon Checking Accounts. While the convenience of a strictly on-line checking account sounds appealing, there are a couple of things you must ask yourself and know first.

**First, do I want my funds in a bank or a credit union?**

Worth noting, the biggest difference between a bank and a credit union is that a credit union is a not-for-profit organization owned by the members, whereas a bank is a for-profit organization owned by their shareholders who

**Credit Unions were formed, and continue to uphold the values, to give back rather it be through their higher dividends, lower interest rates, or to the community they serve.**

may or may not be their depositors. What this means is that any profits that a credit union earns are put back into the credit union whether it be through building updates, higher dividends, or lower interest rates. Bank's profits are paid directly to the shareholders and not the account holders.

**You should also ask yourself who controls your money?**

At a credit union, you do! Since credit union members are owners, each member, regardless of how much money they have on deposit, has one vote in electing board members. Members can also run for election to the board. In contrast, banks are owned and controlled by stockholders, whose number of votes depends upon number of shares owned. As an account holder at a bank you have no voting rights, cannot be elected to the board, and have no say in how their bank is operated. Directors are selected by current directors or by large block stock acquisition.

**Perhaps convenience is necessary for you since you don't have time to stop into a branch.**

While credit unions and banks are vastly different, they do share commonalities such as

their products they offer such as savings accounts, checking accounts, loans, and investment products. They also share their tech abilities. Just as banks do, credit unions offer on-line access with remote banking accessibility. Here at Family 1st, you can bank right at your fingertips with our mobile app by checking your balances, transferring funds, making a payment, and even depositing a best of both worlds!

Credit Unions were formed, and continue to uphold the values, to give back rather it be through their higher dividends, lower interest rates, or to the community they serve. Each credit union is set up to represent a specific group of common members. Credit unions exist to give consumers a choice. So no matter what you choose, be sure to compare multiple options – including credit unions.



# SPECIAL OFFERS & EVENTS



## YAY, YAY, SKIP-A-PAY!

Spring is sprung and so has our popular Skip-A-Pay!

Members can skip two months of loan payments: any two they want to choose! Just download the form, fill it out, turn it in and we'll take care of the rest.

If you have any questions, please contact us at 817-847-8992.

## You should **check** us out!

- Only \$25 to open
- Surcharge FREE ATMs\*
- Online banking and bill pay
- Mobile app with Remote Deposit Capture
- Issued instant debit cards at account opening
- Monthly e-statements
- Overdraft and courtesy pay features

All of these great features, along with the member service you know and love. Call **817-847-8992** or visit us online at **family1stfcu.org** to open your account today!



## Test drive this loan before it drives away...

Our auto loans let you roll down the windows and smile!

- 1.49% lowest available rate for up to 48 month term.
- 2.49% lowest rate for 49 to 84 month terms.
- Rate applies to purchased or refinanced vehicles 2016 or newer.
- Payroll deduction or payment auto draft required to receive special rate.
- Extended warranty & GAP coverage available.
- First payment not due for 60 days.

This offer won't stay parked here for long... you only have until April 30. To learn more, call **817-847-8992** or visit us online at **family1stfcu.org**.



# PSSST... DON'T FORGET

**We proudly offers members the following products and services:**

## ACCOUNTS

- Savings / Share
- Checking / Share Draft
- Reward and Reward+ Checking Accounts available to members age 55 and older
- Remote Deposit Capture
- Share Certificates (CD's)
- Money Market
- Christmas Club

## SERVICES

- Debit Cards
- On-Line Loan Application
- On-Line Visa Statement and Account Information
- On-Line Check Reordering
- Internet Banking
- Bill Pay
- E-statements

## LOANS

- New and Used Autos
- RV, Boat and Motorcycle
- Mortgage
- Visa Gold
- CD Secured
- Shared Secured
- Consumer Loans
- Credit Builder
- Line of Credit

## OTHER PRODUCTS

- Money Orders
- Notary Services
- Six Flags and Hurricane Harbor Discount Tickets
- Movie Tavern Tickets
- Fort Worth Zoo Tickets
- Gift Cards

 Find out more today!

Stay up-to-date, even when you're strolling through the bluebonnets! Make sure we have your most current e-mail addy and be in the know.



## FORGOT YOUR PASSWORD?

No worries!

1. Click on "Forgot Password" at the top of our home page.
2. A temporary password will be emailed to the last email address we have on file for your account.

## HELPFUL CONTACTS

**Sandy Clark, Member Services**  
817-847-2840 / [sandy@family1stfcu.org](mailto:sandy@family1stfcu.org)

**Janet Dotson, Loan/Member Services**  
817-847-2815 / [janet@family1stfcu.org](mailto:janet@family1stfcu.org)

**Cristy Spoonemore, Collections**  
817-847-2860 / [cristy@family1stfcu.org](mailto:cristy@family1stfcu.org)

## FAMILY 1ST WILL BE CLOSED...

Thurs., April 19 | Closed for system upgrade

Monday, May 28th | Memorial Day

Wednesday, July 4th | Independence Day

Monday, September 3rd | Labor Day

# IN YOUR FAMILY

THE HERNANDEZ FAMILY | MEMBERS SINCE 2006



This month's photo is of the Hernandez family! Thank you for being faithful members of Family 1st. We look forward to serving your needs for many years in the future.

To submit your photo for our "In Your Family" feature, please e-mail Cristy Spoonemore at [cristy@family1stfcu.org](mailto:cristy@family1stfcu.org)



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