

# IN THE FAMILY

A PUBLICATION OF FAMILY 1ST OF TEXAS FEDERAL CREDIT UNION | APRIL 2019



PROTECT YOURSELF  
WITH P2P  
How this helpful  
technology can be  
dangerous.

SPECIAL OFFERS  
Do you know about  
these amazing loan  
offers from your  
Family 1st?



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

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# IN THIS ISSUE OF IN THE FAMILY

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You should always know  
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#### FAMILY 1ST OF TEXAS 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 5 p.m.





What are Person-to-Person Payment Services...

# and are they safe?

## What is P2P?

Peer-to-Peer or person-to-person or (P2P) payments enable consumers to send, receive, or request payment to or from another person. Do you have Venmo? Google Pay? Zelle? These, among others (CashApp, PayPal, Messenger, Square), are all examples of P2P Money Transfer Apps. They allow you to transfer money from your bank or credit card account to another person's account using your cell phone... and these transfers are **instantaneous and irreversible!** While they are convenient, they do carry many risks and we are seeing an increase in scams. Here are some tips:

- **Never give money to people you don't know in real life!**
- **Beware of people coming up to you in a public place to borrow your cell phone... these scammers are fast and can transfer funds to their account within seconds.**
- **Set up a password to get into your P2P app!**
- **Research what happens if any fraud does occur. Each P2P app has different rules and customer service can be hard to reach. Confirm that you can find help if things go wrong. Some P2P apps make users resolve their own**



- disputes. Others offer significant help to resolve issues. Before using any P2P service, search the app for customer service contacts and procedures so that you know where to go and what kind of help to expect.
- **Keep your app up to date. Hackers exploit security vulnerabilities sometimes faster than the security pros can plug them. If you have old software, you're missing the latest**

- protections. Make sure you have auto-updates turned on for your device across the board.
- **Don't use P2P services for business purposes. Most apps' terms of service prohibit commercial use, such as using the P2P service to get paid for selling goods or services. Look instead for a payment app specifically meant for business users, such as Square Cash for Business, or PayPal.**

# Share Certificates help grow your money

A certificate of deposit, or CD, is a type of federally insured savings account that has a fixed interest rate and fixed date of withdrawal, known as the maturity date. CDs also typically don't have monthly fees.

Share certificates, which are the credit union version of CDs, are also low risk, as they're insured up to the same amount through the National Credit Union Administration.

## A CD is different from a traditional savings account in several ways.

Savings accounts let you deposit and withdraw funds relatively freely. But with a CD, you typically agree to leave your money in the bank for a set amount of time, called the term length, during which time you can't access the funds without paying a penalty.

Term lengths can be as short as a few days or as long as a decade, but the standard range of options is between three months and five years.

## The longer the term length, the more you will earn.

The longer the term length — the longer you commit to keeping

your money in the account and thus with the credit union — the higher the interest rate you'll earn. Most CDs come with fixed rates, meaning annual percentage yields are locked in for the duration of the term.

## Why you might benefit from a Share Certificate

CDs can pay off for folks who are certain that they won't need access to that cash during the duration of the term length. Often, a Share Certificate will earn you much more than what you would make with a high-yield savings account.

## Family 1st's Share Certificates

Take advantage of our March Madness share certificate special! Rates are subject to change so call us today! Here are the details.

- **2.50% APY, 14 month certificate, \$10,000 minimum deposit**
- **2.75% APY, 14 month certificate, \$25,000 minimum deposit.**
- **New money only: funds currently on deposit not eligible for promotion.**
- **Any member that makes a referral resulting in a new account and a new**



**certificate (with the above terms) will receive a \$50.00 VISA gift card.**

- **Limited time and offer subject to change without notice.**

**To learn more, come by the credit union, call 817-847-8992, or visit us online at [www.family1stfcu.org](http://www.family1stfcu.org).**

### Disclaimers

*\* APY=Annual Percentage Yield. Effective as of February 25, 2019. Offer only available for new money or rollovers/matured CDs currently on deposit. Existing CDs on deposit at Family 1st of Texas FCU may be redeemed early. Early withdrawal penalty will apply. Minimum deposit amounts apply, inquire for details. A minimum Average Daily Balance required to earn interest. Early withdrawal penalties apply and may reduce earnings. No additional deposits will be allowed into this special CD. This limited-time offer is subject to change at any time without notice.*



# SPECIAL OFFERS & EVENTS



## AS SWEET AS A JELLY BEAN... BUT LESS CALORIES!

It's spring, jelly bean season *and* time for our popular Skip-A-Pay!

Members can skip two months of loan payments: any two they want to choose! Just download the form online, 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.

## Spring into an auto loan

Need a new car? Your friends at Family 1st are here to help! Take advantage of our auto loan and drive off with a smile!

- Rates as low as 3.50% APR up to 72 months
- Rates subject to change so hurry in today!
- Extended warranty & GAP coverage available.

This offer won't stay parked here for long! To learn more, call **817-847-8992** or visit us online at [family1stfcu.org](http://family1stfcu.org).

*\*All loans subject to credit approval. Actual rate may vary based on credit factors.*

## NEED A GRADUATION GIFT THIS SPRING?

Family 1st of Texas Federal Credit Union is now offering Visa Gift Cards! They make an amazing gift. Ask about them today!

## Saving money makes you a **superhero** this spring!

### Family 1st is now offering youth accounts!

This a great opportunity to help teach your child about saving.

Accounts feature:

- Five dollar minimum deposit
- mobile app
- remote deposit

And, every youth savings account opened in then month of April will be entered in to win a family four-pack of tickets to the Fort Worth Zoo!



# MORE SPECIAL OFFERS

## 2019 ANNUAL MEETING

Are you ready? We are!  
Mark your calendars for Thursday, April 18, 2019. Family 1st of Texas Federal Credit Union is having our annual meeting at 3 p.m. at the credit union. Can't wait to see you there!

## Website survey : we want to know!

We are making some changes to our website and we want to know what YOU THINK! Fill out our online survey and not only make your voice heard but have a chance to win a \$50 Visa Gift Card for your efforts. Look for a link in the email blast or on our Facebook page and be a part of Family 1st's tomorrow!



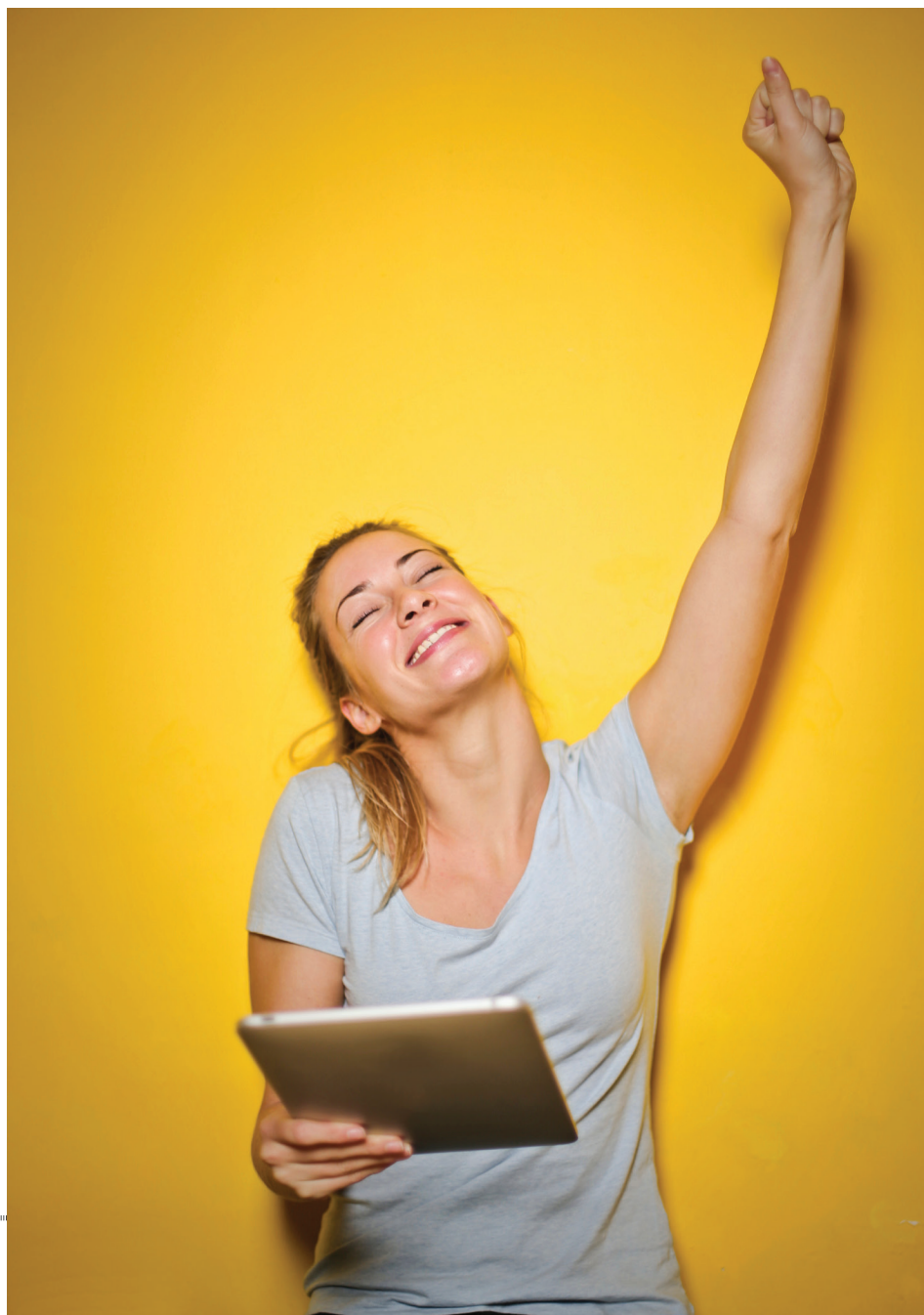
## Checking Accounts so awesome, you want to shout hooray!

- 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
- NO monthly maintenance fee\*\*
- Monthly e-statements
- Overdraft and courtesy pay features

All of these great features, along with the member service you know and love. Open your account today!

*\*Surcharge free ATMs available on select networks including all Quick Trip locations. Credit Union transaction fee may still apply.*

*\*\* with enrollment for e-statements*



# PSSST... DON'T FORGET

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

## ACCOUNTS

- Savings / Share
- Checking / Share Draft
- Reward and Reward+ Checking Accounts available to members age 65 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
- Share Secure
- Consumer Loans
- Credit Builder
- Line of Credit
- Member Small Business Loans

## OTHER PRODUCTS

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

**Be on the lookout for our summer Kona Ice Member Appreciation Day! More info coming soon...**



## 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

**Kelly Wilson, Branch Manager**  
817-847-2816 / [kelly@family1stfcu.org](mailto:kelly@family1stfcu.org)

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

**Carlos Hernandez, Member Services**  
817-847-2850 / [carlos@family1stfcu.org](mailto:carlos@family1stfcu.org)

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

## FAMILY 1ST WILL BE CLOSED...

- Mon, May 27 - Memorial Day
- Thurs, July 4 - Independence Day
- Mon, Sept 2 - Labor Day
- Mon, Oct 14 - Columbus Day
- Mon, Nov 11 - Veterans Day
- Thurs & Fri, Nov 28 & 29 - Thanksgiving
- Wed, Dec 25 - Christmas
- Wed, Jan 1 - New Year's