

Breaking News

First Reliance
Federal Credit Union
...personal trustworthy service...

Spring 2017

We've got the keys to your next home! Credit Union Financial Services



In the market for a new house? Unlock the savings and get the keys to your next home with a mortgage loan* from Credit Union Financial Services (CUFS). CUFS is a mortgage company that is owned by credit unions and operates solely to serve the home financing needs of credit union members throughout Georgia. CUFS offers:

- Conventional Loans
- FHA Loans
- VA Loans
- USDA Loans
- Guidance from qualified mortgage loan representatives
- And much more

Unlock your savings potential and get the keys to your next home with a mortgage loan from CUFS. Call 800-503-6855 or visit www.cufs.org for more information or to get started today.



CREDIT UNION FINANCIAL SERVICES

Specializing in Mortgages for Credit Union Members

NMLS #645585
GA Residential Mortgage Licensee #32551

*All loans subject to credit approval.

SHARE THE SAVINGS WITH YOUR FAMILY

Did you know that as a member of **First Reliance FCU**, your immediate family members are eligible to join too? That means they could be enjoying the many benefits of credit union membership – saving more, earning a better rate of return, paying lower or no fees – right now!

Share the savings with your family. Visit www.firstreliancefcu.org for details.



OVERDUE FOR A NEW CAR?

Whether your car is running on its last wheel, or you're just ready for something new, we've got the auto loan* that can put you in a new set of wheels this spring! We offer competitive rates and flexible terms sure to help you get the vehicle you seek.

Check it out!

- Up to 100% financing
- Rates as low as 3.9% APR**
- Terms from 36 to 72 months
- Quick and easy approval process

Come by the credit union or visit us online at www.firstreliancefcu.org to get pre-approved so you can shop with ease and get into a new driver's seat in no time!

*All loans subject to credit approval.

**Annual Percentage Rate.



TEACH YOUR LITTLE OWLS TO FLY WITH MONEY TALKS



The first step to teaching your kids about money is talking about money.

“The most effective way to teach is by having frequent discussions and don’t ever lecture,” said Ted Beck, president and chief executive of the National Endowment for Financial Education, in a recent Wall Street Journal article. “Look for teachable moments and always be willing to answer questions.”

Unfortunately, this can also be the hardest.

A 2015 T. Rowe Price survey found that 72% of parents experienced at least some reluctance to talk to their kids about financial matters, and 18% were either very or extremely reluctant. The most common reasons given were that the parents didn’t want them to worry about financial matters or thought they were too young to understand.

But on his blog, the personal-finance guru and radio host Dave Ramsey encourages parents to be more open with their kids about money, even their failures. Parents’ biggest regrets are often not saving enough or going into too much debt, wrote Ramsey. Being honest about that in an age-appropriate way, he stated, can be a powerful lesson.

So how to start the talk?

- **Ask questions.** If you’re going out to eat, talk about the price difference between the options, and ask them which they would choose. If they select the more expensive, talk through what you might have to give up later in the week.
- **Make them part of your budgeting.** If you’re doing any kind of financial planning for the year, solicit input from your kids. Enlist them in your saving goals—no one watches you more closely than your kids, so they’re natural accountability partners! If you’re uncomfortable revealing too much of your financial picture, you can keep the discussions high level, but involving them makes money less abstract.
- **Open a youth savings account at First Reliance FCU.** This is the best way to help them to learn to save for what they find meaningful in life. A lifetime of good savings habits can start now!

Save the Date for Our ANNUAL MEETING!

Saturday, May 6, 2017
Pittard Park - Winterville, GA
Registration begins at 12:00 p.m.
Business Meeting begins at 1:00 p.m.

Come one, come all to our 2017 Annual Meeting where we will review the credit union’s accomplishments from last year as well as outline our plan for progress in the future. We’ll also serve hot dogs and give away door prizes!


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Office Hours
Monday, Tuesday and Thursday
8:30 a.m. - 5:00 p.m.
Wednesday
10:00 a.m. - 4:30 p.m.
Friday
7:30 a.m. - 6:00 p.m.

Board of Directors
David Dowell, Chairman
Dewey Baker, Vice Chairman
Kim Turk, Secretary
Linda Cape, Treasurer
Sherrie Moon, Compliance Officer
Brenda See, Collection Officer
Bobby Eubanks, Security Officer

Credit Union Staff
Dina W. Thomas, CEO/Manager
Pamela C. Porter, Loan Officer
Courtney Woolard, Operations Coordinator
Willie Johnson, Teller
Christy Cade, Teller

Federally insured by NCUA



Holiday Closings

Memorial Day
Monday, May 29, 2017

Independence Day
Tuesday, July 4, 2017



Attention members!
We’re now on Facebook.
Make sure to like us so
you can stay up to date
on all of the events and
services we have to offer.