



Turn Your Financial Problems in to Resolutions

Set Clear Realistic Goals: Your 2016 financial resolution goals need to be attainable. Maybe have a goal of paying down a credit card, increasing your savings, or even paying some each month on the principle balance of a loan. Be sure to benefit the most by paying down the credit card with the highest interest rate.

SAVE THE DATE!



Annual Meeting will be held on Friday, April 8th at 7pm in the Christian Life Center at Highland Baptist Church.

DATES TO REMEMBER

- Martin Luther King Jr. Day
January 18
- Valentine's Day • February 14
- President's Day • February 15
- Daylight Savings • March 13
(move clocks forward 1 hour)
- Good Friday • March 25
- Easter Sunday • March 27
- Annual Meeting • April 8

HOLIDAY CLOSINGS

- Martin Luther King Jr. Day (Observance)
Monday, January 18
- President's Day (Observance)
Monday, February 15

60 OR OLDER? Join our Retired on Wheels (R.O.W.) membership today for extra benefits!



JUST IN CASE! SNOW CREAM RECIPE

Mix 8 cups of snow or shaved ice, 1 (14oz) can sweetened condensed milk, and 1tsp vanilla extract in a large mixing bowl. Serve immediately. Recipe makes about 6-8 servings.

REMEMBER:

If using an ATM other than FFCU, bring your ATM receipt by either location within 90 days and we will reimburse the fee back to your checking account (limit 1 refundable ATM transaction per day).

QUARTERLY QUIZ

What Civil Rights activist is quoted as saying, "I have a dream..."?
? ? ?

Remember the first 10 members to inform a FFCU employee of the correct answers to all three quizzes will receive a prize!

Winter

ESI
EXCESS
SHARE
INSURANCE

EQUAL HOUSING
LENDER

NCUA
National Credit Union Administration, a U.S. Government Agency

AMERICA'S
CREDIT UNIONS®

Main Office:
1505 North Pine St.

Branch:
501 E. Tennessee St.
P.O. Box 2817
Florence, AL 35630
256-767-4700

LOCK IN A LOW RATE TODAY



Have you been thinking about buying or refinancing a home? Now is the time to lock in your low interest rate. We have 10, 15, and 20yr fixed rates as well as adjustable rate mortgages.

Currently paying too much for your auto loan?

Let us take a look at how much we can save you! Simply fill out the form to the right and return it to FFCU and someone will contact you.

1505 N Pine Street Florence, AL 35630
 Florence Federal Credit Union
 www.ffcunionline.com (256)767-4700
 501 E Tennessee Street Florence, AL 35630



\$witch & \$ave! How much can we save you?

Internal use	
Employee	Date

Please take a minute to provide us with some information so that WE can find your savings for you! *This is not a loan agreement. We will notify you of our findings before proceeding. Please ensure that all information is as accurate as possible. Thank you for your participation.

Name _____ Current Lien Holder of Auto Loan(s) _____
 Member Number _____ Current Payment(s) _____
 A Current Telephone Number to Best Reach You the Member _____
 Make of Vehicle(s) _____ Model _____ Year _____
 VIN(s) _____ Mileage _____

By signing below, I authorize Florence Federal Credit Union to obtain information regarding my current auto lien(s) and agreement(s).

Quarterly Quiz:

Which Rock-n-Roll "King" would be rockin' in his blue suede shoes for his birthday on January 8th?

WHAT COULD THE EQUITY IN YOUR HOME DO FOR YOU?



Quarterly Quiz:

Who wrote the famous New Year's Eve song Auld Lang Syne?

VISA CARD UPGRADE

Over the next year, all existing Visa credit/debit cards will be automatically upgraded (upon expiration) to a new EMV chip card with enhanced fraud protection. You will receive important information via mail so please be sure we have your most recent mailing address.



"Pal" Line (256) 718-7251

FFCU's Pal line is an easy to use automated system that provides you with account balances, transaction information, and even transfers. Set up is easy and takes less than a minute.

U CHOOSE REWARDS

Saving is as easy as swiping! U Choose Rewards pays you (in points) just for simply swiping your debit card. Points are redeemed for a variety of things. Sign up today at uchooserewards.com or click on the link from the FFCU website. Don't have a checking account or debit card? Stop by the main branch and apply today!

BOARD OF DIRECTORS

Dr. Randy PettusChairman
 Dr. Kenneth Johnson.....Vice Chairman
 Jimmy Carringer.....Secretary
 Andy Betterton.....Treasurer
 Cheryl Lee.....Member

SUPERVISORY COMMITTEE

Beth JordanChairperson
 Mark BeumerVice Chairperson
 Dr. May Bolden Member

THE STATISTICS

The Statistics as of November 30, 2015
 Assets.....\$50,602,520
 Shares.....\$44,294,961
 Loans.....\$14,948,289
 Credit Cards\$539,449
 Members.....3,422

LOAN RATES

Visa as low as 9.8% a.p.r.
 Auto Loans 1.99% a.p.r. for a Limited time

First Mortgages

Limited time rate 3.50% APR. Rates are subject to change at any time without notice.

SAVINGS RATES

Quarterly Ending	Dividend	December 31, 2015
Shares	0.25%	0.25% apy
Money Market	0.30%	0.30% apy
Christmas Club	0.25%	0.25% apy