



“Success only comes to those who dare to attempt.” – Mallika Tripathi



What could you do with a lower mortgage payment? Refinance your mortgage with Family Advantage Federal Credit Union today!

## CEO LETTER TO MEMBERS

On behalf of Family Advantage Federal Credit Union, we would like to thank you for an amazing Q1. We are so thankful to be able to serve all of the amazing people in our community. We will continue to bring additional value to our amazing community around us.

Spring is quickly approaching, and this new season brings warmer weather, sunnier skies, and new goals to tackle. As we enter the second quarter of the year, we want to thank you for your patience during the past year as we continue to navigate through difficult challenges. We will maintain constant communication with our members through our social media channels and website with credit union news. We are committed to working each day to positively impact and enrich the lives of our members.

As we look back over the years, our members’ needs have evolved, and our service offerings have evolved to meet those needs. Today, we offer a full range of financial services and products for our members. We will continually provide our members with competitive pricing and strive to offer our members the most rewarding experience.

Please don’t hesitate to contact us today to let us know how we can help you this spring. As always, thank you for being a part of our credit union family - happy spring!

-John H Kenley, IV



Download our Mobile App today to access your accounts anytime and anywhere!

## Holiday Closures

Memorial Day: Monday, May 31

Independence Day: Monday, July 5



Fund your *Summer.*

Summer is just around the river bend. Get river-ready with a Recreational Loan with us today!



**Break out the moving boxes.**

Time to start packing! We offer a large variety of Mortgage Loan programs that will meet your needs!



Drive away stress-free!

Drive in style, not debt, when you refinance your Auto Loan with Family Advantage FCU!



**CONGRATULATIONS MARIANN SANDERS!**

Award recipient, Mariann Sanders, is being recognized for her outstanding service to the borrowers of Tennessee. This is Mariann's second year running to receive this award. Having served in the mortgage industry for 38 years, her commitment and experience makes her a true asset to the industry. "It is a great achievement to be recognised the last two years as Tennessee's Top Mortgage Lender. My philosophy is to treat anyone applying, the way I would want to be treated. I am so pleased borrowers are as happy to work with me, as I am to work with them," said Mariann.

The entire Family Advantage Federal Credit Union family is beyond grateful to have had Marrian Sanders as a part of their team for the past 12 years, and are so proud of her admirable accomplishment.

**Tips for Buying the Perfect Car for Your Budget**

Cars are one of the biggest expenses (after housing) for most people. We want to share with you a few tips on how to find that perfect vehicle for you and your budget!

First, determine your ideal purchase price. A good rule of thumb is the sticker price should be at or lower than 20% of your annual pre-tax income. Remember that the more money you have leftover, the better! Second, shop around online to educate yourself on what you can purchase within your budget.

When you feel confident in what you are looking for, begin visiting a few dealerships and test driving a few cars. Some dealerships will offer special add-ons to entice you to purchase right then and there. Do not feel pressured to make a purchase you are uncomfortable with. It will be in your best interest to take your time to negotiate and receive a good deal. You may consider purchasing a slightly used vehicle or trading in your used car to receive a discount on your purchase.

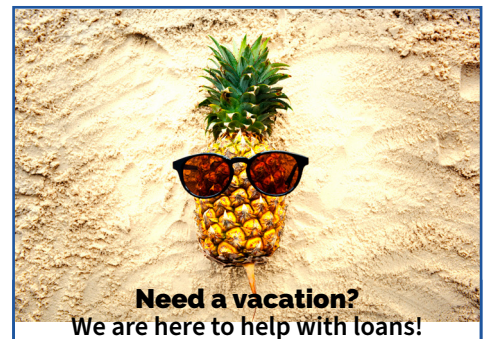
Once you believe you are ready for that next step, reach out to us today to get started on financing your vehicle today.



Use the equity in your home to get the cash you need!

**"WHAT YOU DO TODAY CAN IMPROVE ALL YOUR TOMORROWS."**

**- RALPH MARSTON**



**Need a vacation?**  
We are here to help with loans!