



“Happiness is not by chance, but by choice.” — Jim Rohn



Don't just dream!

Don't just dream about exploring the open road. See the world from behind the wheel of your new car! We can make financing easy to navigate with an Auto Loan.

Holiday Closures

Independence Day
Monday, July 5

Labor Day
Monday, September 6

CEO LETTER TO MEMBERS

Thank you for your membership at Family Advantage Federal Credit Union. Together we have celebrated life-changing achievements, tackled insurmountable hurdles, and are diving stronger than ever into the season ahead.

Both outside the walls of our branch, and our homes, things have been a little more complicated in the world. We all felt, and now we are finally coming out on the other end. Through these summer months, let us continue to grow and remember that anything is possible when we work together.

We know that you have a choice when it comes to your financial institution, and we are honored to have you as part of the Family Advantage Federal Credit Union family. We are committed to working each day to positively impact and enrich the lives of our members.

Whether you're headed back to school, ready for a vacation, or a new car, we are here to support you. By providing superior financial services, whatever you're dreaming, we are too. Please don't hesitate to contact us today to let us know how we can help you this summer.

-John H Kenley, IV

An Easy Money-Saving Tip

Is your wallet suffering from too much caffeine? Instead of getting your daily coffee from your favorite barista, give your wallet a break and make it yourself. It's an easy way to save money — even if you splurge on a premium blend.



Home Sweet Home

Home is where love resides, where memories are created, where friends always belong, and where the laughter never ends. With a Mortgage Loan from Family Advantage, you're always *One Step Ahead*.

Start Saving For Your Emergency Fund Today

Like millions of people across the country during the COVID-19 pandemic, many of our members have faced economic challenges and hardships due to reduced or lost income.

Situations like this underscore the importance of having an emergency fund equivalent to 3 to 6 months of living expenses.

That means necessities like mortgage/rent payments, car payments, utility bills, food, credit card payments, and other bills you usually pay every month. For example, if your monthly expenses add up to \$3,000, that means you'll want to keep between \$9,000 and \$18,000 in a savings account to cover them in case of an emergency — like a global pandemic.

Earn as you spend!

Shop for what you need with no holding back. Let us help make it easy for you!



Have You Heard?

We have Free Bill Pay

Make paying bills a simple click of the button. You can only use Bill Pay if you have a checking account with us. If you have a computer and internet access - paying bills just got easier.

Common COVID-19 Scams

Over the last few months, we've all had to make changes and adjust to the impact the coronavirus has had on our lives. Things like curbside service, food delivery, and working from home have become the new norm instead of the exception. Unfortunately, scammers looking for ways to make an easy buck have also changed their tactics. Here are a few ideas from the Federal Trade Commission to help keep you and your money safe and secure:

Ignore offers for vaccinations and miracle treatments or cures. Scammers are selling products to treat or prevent COVID-19 without proof that they work.

Be wary of ads for test kits. Many test kits being advertised have not been approved by the FDA, and aren't necessarily accurate. Almost all authorized home tests don't provide rapid results and require you to send a test sample to a lab for analysis.

Hang up on robocalls. If you answer the phone and hear a recorded message instead of a live person, it's a robocall. Some robocalls are legal such as debt collection calls, political calls, healthcare appointment reminders, and messages from charities. Robocalls that try to sell you a product or service without your written permission are illegal. If you receive a call trying to sell you something, don't press any numbers. Hang up and report the call to donotcall.gov.

Watch for emails claiming to be from the CDC or WHO. Use sites like coronavirus.gov and usa.gov/coronavirus to get the latest information. Be sure not to click on links from businesses and people you don't know or recognize. For the latest updates and additional resources, visit the government website: www.ftc.gov/coronavirus/scams-consumer-advice

Sources: ftc.gov/coronavirus/scams-consumer-advice, <https://www.cuinsight.com/protect-your-credit-union-and-members-from-coronavirus-scammers.html>

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