



“Believe you can and you’re halfway there.” – Theodore Roosevelt



Download our mobile app and bank virtually anywhere! Wherever the road takes you this summer, take us with you.



Expect more from your Visa Credit Card! Apply today and receive low rates and no annual fees!

CEO LETTER TO MEMBERS

One down and one more quarter to go! As we approach the end of our calendar year, we want to thank you for your membership at Family Advantage Federal Credit Union. This year has been one for the books. Not only have we grown in memberships, but we have grown as a community as well. We could not have done it without the continued support from our credit union family.

Against all odds, we continue to grow stronger. At Family Advantage Federal Credit Union, we will continue to work each day in the best interest of our members and their families. We know that you have a choice when it comes to your financial institution, and we are honored you have chosen to partner with us.

From back-to-school budgeting all the way to Christmas vacations, we’ve got your back and remain committed to providing superior financial services. Let us take on this next quarter like we take on everything else, together. Please don’t hesitate to contact us today to let us know how we can help you achieve your financial goals. Let’s end this year strong!

- John H Kenley, IV

Holiday Closures

Columbus Day
October 11



Veterans Day
November 11

Christmas
December 25

Thanksgiving
November 25

New Year's Eve
December 31

Christmas Eve
December 24

New Year's Day
January 1

Drive in style, not debt.

Refinance your auto loan with us and lower your monthly payment!



CardValet means protection!

Keep tabs on your debit card with CardValet! CardValet allows you to protect yourself from fraud by setting up spending parameters and real-time alerts.

For more information visit:
myfafcu.org/visa-debit-card



Now is the perfect time to tackle your next home renovation. We can help you make it happen with a Home Equity Loan.

Learn more: myfafcu.org/lending-services

4 Simple Ways to Budget This Fall

Household Maintenance: A simple check of your property's exterior and interior will help keep the heat in your home and the cold air out.

Plan ahead of time: Plan your meals in advance to avoid multiple grocery trips and eating out.

Technology habit: Go through your credit card statements to see if you have ongoing subscriptions you could cancel.

"Zero" Cost For Fun: There are many alternative options that you can do on the weekends that cost nothing. Look for free local activities in town.

Budgeting Benchmarks

Creating and sticking to a budget is key to building a strong financial foundation. It's a smart habit that will help you throughout life — after all, many of your financial responsibilities will change over your lifetime. Whether you're a student, parent, new employee, or retiree, check out these tips for how to set and achieve financial goals at any stage of life.

Tips for Students: Establishing strong budgeting habits is essential for students and recent graduates. Whether you're paying off student loans, saving for a car, or getting ready to rent your first apartment, creating monthly goals can help you track progress and achieve milestones.

Planning as a New Employee: Just landed your dream job but aren't sure how to budget with a new salary? Entering the workforce or starting a new job presents a great opportunity to set goals and ensure the money you're working hard for is being used wisely. Reevaluate your budget, taking into account any changes in income or monthly expenses.

Challenges for Parents: Becoming a parent increases financial responsibility and can present personal finance challenges that did not exist before the addition of a new child. Create specific and realistic goals for a balanced and manageable budget for your family.



100 Stephen P. Yokich Pkwy
Spring Hill, Tennessee 37174

Phone: (931) 486-3125
Email: member@myfafcu.org

Lobby: Monday - Friday 9 a.m. - 5 p.m., Saturday By Appointment only
Drive - Thru: Monday - Friday 9 a.m. - 5 p.m., Saturday 9 a.m. - 12 p.m.