



Summer 2022

# WE ARE MOVING!!!!!!

**FFFCU will be relocating to 2113 Chili Ave, Rochester NY 14624 (corner of Beahan Rd)**

For your convenience, our new facility will have an ATM and a Drive up window!

Plans are to be in the new building by late fall!

Watch for updates in the coming months!

## ARE YOU TAKING ADVANTAGE OF OUR MOBILE BANKING APP?

Our mobile banking app with remote check deposit is easy and convenient. Download our free app called “focus first mobile banking” at the App Store™ or Google Play™ to check your balances, make transfers, deposit checks and more.



## IF YOU DON'T HAVE A CHECKING ACCOUNT WITH US NOW TAKE A LOOK AT ALL WE HAVE TO OFFER:

With our **FREE** checking you get...

- No minimum balance requirement
- No per-check charge
- Free Visa® Debit Card
- A network of over 50 **surcharge-free** ATMs in the area
- **FREE** online account access
- **FREE mobile banking app**
- Direct deposit from virtually any payroll source
- Overdraft protection options

## FREE CREDIT REPORTS

We recommend that you obtain your free credit report at least once every 12 months from each of the credit reporting agencies. To receive your free annual credit report visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call toll free (877) 322-8228.

## PLEASE KEEP US UP TO DATE!

Have you updated the beneficiary on your account? This information tells us who will be entitled to your funds if something should happen to you. Have you moved? Please give us your new address so that we can continue to send your statements and other important information.



## With interest rates on the rise, don't wait any longer to apply for a Home Equity Loan or Line of Credit.

### COULD YOUR HOME USE A FEW UPDATES?

**HOME EQUITY RATES AS LOW AS 2.49% APR\*!**

### LET THE EQUITY IN YOUR HOME WORK FOR YOU!



With a home equity loan or home equity line of credit from FFFCU, you can pay for expenses such as home remodeling, debt consolidation, college tuition or a new vehicle. There are no closing costs if you keep the loan or line of credit open for at least 24 months. Call today for more information about our competitive rates and flexible terms. **\*Home Equity line of credit special 6 month introductory rate, then rates as low as 4.50% APR after that.**

### HERE ARE A FEW THINGS YOU CAN DO TO HELP PROTECT YOURSELF FROM FRAUD/SCAMMERS.

**\*Never provide passwords, PIN numbers, account numbers via text or email.**

**\*Keep your contact information up to date so that we may contact you when necessary.**

**\*Don't open or respond to unsolicited emails or texts from unknown contacts.**

**\*Only browse secure online websites.**

**\*Use hard to guess passwords and change them often.**

**\*Scammers will often ask you for your account information over the phone or ask you to buy gift cards to pay for bills you never owed**  
*No legit business will do this.*

**\*If you get a call from someone who sounds like a grandchild or relative asking for gift cards to help them out of trouble, it's a scam.**

**\*Check your credit regularly to monitor any activity using your information.**

## ANNUAL MEETING

The Annual Meeting of Focus First FCU was held on Thursday April 19, 2022. At this meeting, the 2021 financials were reviewed and the following officers were re-elected to the Board of Directors: Nellie Bliss, Richard Paul and Carolyn Silas.

### Contact Information:

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Where the focus is on you.

## HOLIDAY CLOSINGS

June 20th, 2022..... Monday ..... Juneteenth

July 4th, 2022..... Monday ...Independence day

September 5th, 2022... Monday ..... Labor Day



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Where people are worth more than money.™



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