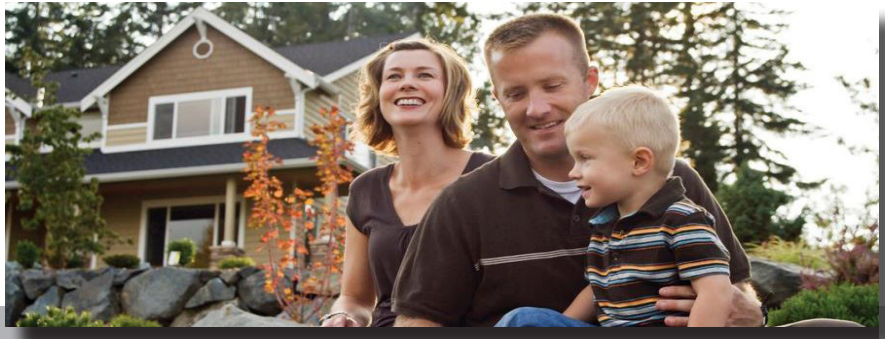




589 E. Ellis RD.      121 W. Western  
Muskegon, MI      Muskegon, MI  
49441      49442



## Winter 2015

[www.1stGeneral.com](http://www.1stGeneral.com)

[FirstGenCU@1stGeneral.com](mailto:FirstGenCU@1stGeneral.com)

# Owners Quarterly

## Financial Wellness it's a Finness

Financial wellness is a FinNess that first General Credit Union can help you with. FinNess is our new program to help you, our members, become more aware of your financial situation and how you can improve it. Our knowledgeable and friendly staff are here to help you reach your financial goals no matter what they might be. Maybe you want to improve your credit score for a new home? Maybe you just need a little help sorting out your budget? Your credit union is here to FinNess you free of charge! This is a service that some insitutions charge hundreds of dollars for.

Ready to get started? Call FGCU to schedule your one-on-one FiNess appointment. Before the appointment please go to the FGCU website [www.1stGeneral.com](http://www.1stGeneral.com) to print and fill out a budgeting sheet (If you don't have access to a printer we can still help you). There will be a FinNess icon that will lead you right to the page. The budget form will assist FGCU staff on where you are and where you would like to be financially. All it takes is a phone call and a few moments of your time to get you on the road to financial wellness. So contact us and get FinNessed today!



## A MESSAGE FROM THE CEO

### Happy New Year!

As I reflect on what First General Credit Union has accomplished for our members in 2014, I am also evaluating where we are heading in 2015. This was a particularly special year as we successfully improved and launched a new data processing system to better serve you. I know it was a big change and at times it was bittersweet. The phone system was a bit of a challenge and we continue to work on better solutions. When I arrived at the credit union in April, the changes that have been implemented were put in place to proceed. I would like to extend my sincerest apologies to all of the members that may have been affected in a derogatory manner. You have experienced several changes this year! It is my promise to you that FGCU will always strive to give you the best possible products, services and experiences. I truly hope that you feel appreciated and rewarded for being one of our most loyal members! As we begin the new year together, I am reminded of how fortunate I am to be serving the members of First General Credit Union. This year especially, I would like to send you a very heartfelt thank you. Now, more than ever you have seen your credit union go through some very significant changes and I know that you do have many choices when it comes to financial services. But, year after year, you have recognized the tremendous effort and dedication that the FGCU team puts into delivering the best products and services to you. Because of our loyal membership, we are able to build on the success experienced by FGCU for more than sixty years. As we do every year, we have been reviewing opportunities to bring greater services and competitive features to our members. Some of those opportunities will be presented to you in the weeks to come and discussed at our March membership meeting. For those wishing to get involved to a greater extent, I encourage you to consider running for one of the board positions available. I do listen and take your feedback very seriously in order to help FGCU exceed your expectations. So, again, thank you. On behalf of our entire team at FGCU, may 2015 be a healthy, happy and prosperous year filled with blessings. Warm regards,



Connie Taylor, CEO/President First General Credit Union

## GET ENTERED TO WIN WIN CASH JUST BY USING FIRST GENERAL CREDIT UNION

There is no purchase necessary and no catch. Just sign up for new services with FGCU and you will be entered to win free cash. From now until the end of the year you could win! Eligible services include: E-statments, Debit Cards, Bill Pay, Checking accounts, Approved Visa Cards, and Home Equity Loans. There are plenty of chances to win. The contest is drawn weekly! Call, Stop by, or, get started online to enroll in these services with First General Credit Union to win.

# FEATURED DEALER

Babbitt's Sports Center has it all! Their inventory is fully stocked with over 200 vehicles in their 30,000 square foot showroom. Babbitt's has ATV's, motorcycles, personal watercrafts, snowmobiles, scooters, side by sides, to trailers. Babbitt's has all major powersport brands instock including: Arctic Cat, Honda, Kawasaki, KTM, Polaris, Suzuki and Yamaha. Top of the line OEM parts, accessories and apparel are also available. During the month of January Babbitt's will have the lowest financing rates during their Model Year BLOWOUT Sales Event! Babbitt's entire line-up of 2015 snowmobiles must go! Be sure to stop by Babbitt's or give them a call at (231) 737-9241, for unbeatable prices!



# NOW OPEN SATURDAYS TO BEST SERVE YOU!

Starting Saturday March 7, 2015, First General Credit Union will have new hours to better serve your needs. We will be open from 10 am until 1 pm both in the lobby and at the drive thru at both branches.



## Lost or Stolen Credit Cards

VISA/MasterCard please call:  
231.798.4321 option 3  
After Hours Visa/MasterCard:  
CO-OP Financial Services  
1-800-466-0040

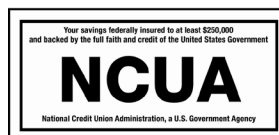
## WebSite

1stGeneral.com

**First Call 24**  
231.798.3420 or  
888.830.8422

## Hours of Operation

Monday & Tuesday 8:30 a.m.-5:00p.m.  
Wednesday 10:00 a.m.-5:00p.m.  
Thursday 8:30 a.m. - 6:00 p.m.  
Friday 8:30 a.m. - 5:30 p.m.  
**Saturday**  
**Ellis drive thru open 9a.m.-12p.m.**  
**Starting March 7th both**  
**locations open 10a.m.-1p.m**



## Holiday Closings Monday

February 16th in observance  
of President's Day

## Save the Date

FGCU Annual Meeting March 28th  
details coming soon on our website  
and branch locations

Text 411669 for FGCU Notifications!  
Then Text "yes" to Opt IN.