

Loans for Homes!

Did you know you can come to First General Credit Union for a mortgage? Let us help you purchase your dream home while receiving a great rate at the same time!

To apply visit www.1stgeneral.com to get pre-approved. If you need additional assistance or information, call (231) 220-2209 or (231) 798-4321! Our mortgage team would be happy to assist you!



NEW Hours of Operation

ELLIS BRANCH	
Monday	9:00 AM - 4:30 PM
Tuesday	9:00 AM - 4:30 PM
Wednesday	10:00 AM - 4:30 PM
Thursday	9:00 AM - 6:00 PM
Friday	9:00 AM - 4:30 PM
Friday Drive-Thru	9:00 AM - 5:00 PM
Saturday	10:00 AM - 1:00 PM

WESTERN BRANCH	
Monday	9:00 AM - 4:30 PM
Tuesday	CLOSED
Wednesday	CLOSED
Thursday	9:00 AM - 4:30 PM
Friday	9:00 AM - 4:30 PM
Friday Drive-Thru	9:00 AM - 5:00 PM
Saturday	10:00 AM - 1:00 PM

LOCATIONS & CONTACT INFORMATION

Ellis Road Branch
589 East Ellis Road
Muskegon, MI 49441
(231) 798-4321

Western Avenue Branch
121 West Western Avenue
Muskegon, MI 49442
(231) 798-4321

LOST OR STOLEN CREDIT CARDS

(231) 798-4321 or (800) 466-0040 (after hours)

CU*TALK PHONE BANKING
(888) 830-8422

WWW.1STGENERAL.COM
@FirstGeneralCreditUnion

ROUTING NUMBER
272483099

BOARD OF DIRECTORS

Robert Suits, Chairman
Deborah Crockett, Vice Chairman
Charlotte Pearson, Secretary
Richard Olson, Treasurer
Board Member, Stephanie Marion
Board Member, Susan Gonder



FINANCIAL *flow*



Spring Is Just **Around the Corner...**

That means it is time to start planning for warm weather fun! Whether you want to go camping in an RV, cruise around on a motorcycle or spend some time out on the water in a boat, FGCU is the place to come for excellent loan rates and flexible terms.

We offer great rates and terms for your next automobile, boat or recreational vehicle so you and your family can enjoy the great outdoors!

- Rates as low as 2.2% APR*
- 90 Day No Pay**
- Flexible terms
- Quick and easy application process

Remember that by getting pre-approved with us for your next loan, you could receive \$100** from FGCU once the loan closes.

Stop by or call us today to talk with a loan officer about getting pre-approved.

*APR=Annual Percentage Rate. **Certain restrictions apply.

www.1stgeneral.com

2018 Holiday Schedule

First General Credit Union will be closed in observance of the following holidays:

Memorial Day
Monday, May 28

Independence Day
Wednesday, July 4

Labor Day
Monday, September 3

Columbus Day
Monday, October 8
(Staff Training)

Thanksgiving Day
Thursday, November 22

Christmas Day
Tuesday, December 25

64th ANNUAL MEETING



Join us at our annual meeting! This is an opportunity for you as a member of FGCU to learn about our upcoming plans and goals as well as the financial status of your credit union.

Date: March 16, 2018
Time: 5:30 PM
Location: Ellis Branch Lobby
589 East Ellis Road
Norton Shores, MI 49441

Now Accepting Nominees

We are currently accepting nominations for board members. To submit a nomination, please email ballot@1stgeneral.com by March 3, 2018.

NEWS YOU CAN USE

HOME & GARDEN SHOW

Come visit us at our booth for this year's show. You will have the opportunity to enter to win prizes! We hope to see you there.

Dates & Times:
Friday, March 9, 11:00 AM – 7:00 PM
Saturday, March 10, 10:00 AM – 5:00 PM

Location: Fricano Place Event Center

OUR NEW WEBSITE IS UP

Our new website is ready for you! It not only has a new look, but is easier to navigate. Go to www.1stgeneral.com and check it out.

MEMBER REWARDS

Stay tuned for changes to our member rewards! We have been working on revamping these rewards to better benefit our members.



Hello Members of First General Credit Union,

This year has brought several new changes in our lives. The economy continues to improve. As we begin to experience these occurrences, it brings opportunity for every one of us to think about our future and set goals for success regarding our financial well-being! Here at First General Credit Union, we are focused on developing a range of product and service enhancements.



You may have already noticed and experienced our new loan department's approach to managing your financial needs. We have prepared an improved experience in the home financing area and continue to make that an amazing experience for you with the ease of getting the right product information to you with a quick closing of your loan. You have worked so hard to reward yourself and our goal is to enable you to make that purchase quickly.

Financial wellness is a continuous driving force with the Board of Directors and staff of FGCU. Your credit union staff has helped several members with planning to purchase a home and/or planning to purchase an auto. We are committed to a strong financial future for you, our members.

Our Marketing Department prepares a presentation in April for Youth Month with a Youth Financial Reality Fair for young adults in a few of our local schools. This simulation helps foster good credit practices as these young people step out in the world and understand that their credit is so important.

Thank you all for your membership with First General Credit Union.

We would love to hear from you regarding your concerns or interest in becoming more aware of how we can help you with your future dreams. Let us make your "dreams" come true – and be affordable!

Please watch our newsletters and our website for upcoming membership events.

All of us at First General Credit Union thank you for being our member. It is our pleasure to serve you.

Sincerely,

Connie Taylor, CEO

First General Credit Union



Youth Month in April!

Youth Month is a nationally recognized celebration to inspire young people to save their money at their local credit union. It is important to teach young people that it is never too early to start saving their money!

Stay tuned for information regarding our new youth accounts. We will offer various types of accounts designed for different age groups that range from zero to 23. Whether you want to open an account for a newborn or a young adult, FGCU will be happy to assist you!



Do Not Forget to Make Your IRA Contributions

Remember, you still have time to contribute to your tax-advantaged Traditional or Roth IRA for the 2017 tax year. The deadline is April 17, 2018.

Those under age 55 have an annual contribution limit of \$5,500, while those age 55 and older may contribute up to \$6,500.

If you have not yet set up an IRA or would like more information about FGCU investment and retirement account options, give us a call or drop by either branch.