

Family First Credit Union Limited

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Family First Credit Union Limited was established in 1967 by employees of the Small Arms Factory in Lithgow. It was created with the name S.A.F.E but in 1997 Annual General Meeting , members voted to change the name to Family First Credit Union and to extend Family First's area of operation to any person who resides in Australia. Family First Credit Union's main products include personal loans, car loans, home loans and overdrafts. It also provides Insurance, Savings Accounts and Debit Cards. Family First is focused on providing real value to their members through competitive interest rates, personalized service and a fee structure that is based on mutual support as Credit unions and mutual building societies are owned by its members. Credit Unions are different to banks or other financial institutions in that on joining a credit union, you become a member which means you become part owner of the credit union and are entitled to a say in the running of your credit union. You have the right to vote at annual general meetings and participate in election of the Board of Directors. Moreover, at a credit union each member is both a customer and a shareholder in the credit union. Their ownership ensures that credit unions are motivated to put their members' needs first.

BSB: 802-207

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