

together can experience hometown
 most partner **us** family
 higher **grow** **community** success beyond
 always save **PEOPLE** **real**
 committed **better** **HELPING** simple
value **PEOPLE** ideas
 only **local** big can
 save reach easy go
 new solutions best
 yes us
 live time
 about
 beyond
members value
 today
 yes dreams
new more life great save
 local possibilites small belong
 excellence can committed

FREMONT FEDERAL CREDIT UNION

today real
 best
you simple build grow
 dreams our save
 life helping
 go new
 family only
 care difference
 possibilites
 new trust
 success true
 brighter can family
 we power big higher
 easy work

Committed to Excellence

together
time community future people
 power smarter dreams local
 exceptional tomorrow

YOUR BOARD OF

Directors



John Lauer
CHAIRMAN

Joined the Board in 1990
Retired - Fremont City Auditor



Rick Egbert
VICE CHAIRMAN

Joined the Board in 2009
Carbo Forge Inc.
Executive Vice President
Chief Financial Officer



Dudley F. Singer III
SECRETARY

Joined the Board in 2011
S & S CPA, Inc.
Owner



Jim Yeager
TREASURER

Joined the Board in 1996
The Fremont Flask Co.
President



Red Haslinger
DIRECTOR

Joined the Board in 1991
Retired - Terra State Community
College



Ken Myers
DIRECTOR

Joined the Board in 1992
Retired - City of Fremont Safety
Service Director



Maria Ranker
DIRECTOR

Joined the Board in 2006
Brown & Brown of Ohio, LLC
Personal Lines Insurance Advisor



Juanita Sanchez
DIRECTOR

Joined the Board in 1995
Retired - Terra State Community
College



Karen Wagner
DIRECTOR

Joined the Board in 1990
Retired - Fremont City Council &
Board of Elections

FROM Your Board Chairman and CEO/President

In 2019 we set out to exceed expectations by providing unmatched service, fostering a sense of belonging and helping you stay the course on your path toward financial freedom. Now we are proud to share that thanks to you, our members, it was an exceptional year.

However, we're no stranger to exceeding expectations. In fact, a commitment to delivering incomparable experiences is the universal thread that intertwines our past with our present, our personalized service with our tech-forward offerings, and our member advocacy with our philanthropy.

Whether it was through our guidance to those who are just starting on their financial journey, helping members navigate their way out of debt, or building innovative spaces that inspire us to dream bigger, this commitment took center stage in 2019 and was a catalyst for the year's success.

Beyond providing exceptional environments for incomparable experiences, lies our fundamental vision — redefining what it means to be a financial institution by guiding you along the path toward financial freedom. We do this by helping you accumulate more savings and lower your debt with personalized consultations, online learning tools and forward-thinking products. We work hard to earn — and retain — the trust of our members and our community. Generations of families have relied on Fremont Federal Credit Union for all of their financial needs — a new mortgage or a home equity loan, a child's first savings account, an IRA or CD, and online / mobile services. Commercial members also rely on us for products that help grow their business and allow them to capitalize on opportunity — commercial and family mortgages with a business checking account. Our members trust in our commitment to always deliver the very best products, services, value and convenience.

For us, the formula is simple. A true Credit Union is not just one that is in your community, but also one that makes sure that the community around them is better for us having been here. Our time and resources are invested in local area programs such as Relay for Life, REACH, Downtown Fremont Farmers Market Car Shows, United Way of Sandusky County, Rotary, Kiwanis, Exchange Club, Community Christmas, and Habitat for Humanity as well as providing local students with scholarships to further their education. When reflecting on our endeavors to live generously, help you save more, and optimize our environments, we feel grateful for the opportunity and proud of our accomplishments.

We are proud of our long history, and while our legendary member service has remained a constant for over 74 years, our products and services will continue to evolve so that we can always bring our community what they need. For Fremont Federal Credit Union, it is all about listening, understanding and delivering. That is what sets us apart from the rest.

Thank you for choosing Fremont Federal Credit Union. We are truly humbled to be able to serve you.



Anthony Camilleri

Anthony Camilleri
President / CEO



John W. Lauer

John Lauer
Chairman



Sincerely,
Dudley Singer
Chair
Supervisory Committee

Committee Members:
Mike Peña
Dennis Schwartz
Bill Yeager

Membership Report

Report During the year of 2019, the Fremont Federal Credit Union opened a total of 644 new member accounts. Total membership for year ending 2019 was 19,524 members.



Ken Myers
Director

Treasurer Report

Report In 2019, the Fremont Federal Credit Union's assets grew to over 251 million dollars. Member shares totaled over 215 million dollars. The credit union paid over 2.1 million dollars to our members in the form of dividends. Total loans outstanding were over 148 million dollars as of year-end 2019. This does not include the 14.4 million dollars in residential mortgages that were sold in the secondary market. Fremont Federal Credit Union's capital position remained strong at 12.85 % of total assets. This is substantially higher than NCUA minimum requirements. Fremont Federal Credit Union continues to grow in a steady and safe manner.



Jim Yeager
Treasurer

Statement of Financial Condition

Fremont Federal Credit Union
Statement of Financial Condition
as of December 31, 2019

	December 31, 2019	December 31, 2018
ASSETS		
Loans	\$ 148,763,508	\$ 139,272,652
Allowance for Loan Losses	(1,279,878)	(1,147,306)
Cash	15,336,380	12,471,841
Investments	74,091,910	63,624,131
Fixed Assets	7,398,515	7,838,241
Other Assets	7,319,302	6,746,379
Total Assets	\$ 251,629,737	\$ 228,805,938
LIABILITIES & EQUITY		
Accounts Payable	\$ 3,469,274	\$ 3,164,564
Member Shares	215,835,042	195,137,130
Equity	32,325,421	30,504,244
Total Liabilities & Equity	\$ 251,629,737	\$ 228,805,938
INCOME STATEMENT		
Interest on Loans	\$ 8,493,643	\$ 7,792,332
Investment Income	1,688,686	1,145,342
Other Income	3,823,134	3,802,968
Total Income	\$ \$14,005,463	\$ 12,740,642
EXPENSES		
Salaries and Benefits	\$ 4,468,576	\$ 4,154,891
Operating Expenses	4,465,210	4,237,759
Operating Fees	61,640	55,989
Provision for Loan Losses	1,028,662	891,955
Interest on Borrowed Funds	145	1,210
Dividends	2,156,607	1,412,888
Total Expenses	\$ 12,180,840	\$ 10,754,692
NON OPERATING GAINS (LOSSES)	\$ (32,025)	\$ (24,292)
NET INCOME	\$ 1,792,598	\$ 1,961,658
STATISTICS		
Number of Members	19,524	18,880
Number of Loans	13,025	12,518
Loan to Share Ratio	68.87%	71.29%

Products Services Locations

Fremont Federal Credit Union provides a full line of financial products along with friendly and efficient service to improve the economic and social well-being of our members. Our products, services and rates are a real value to our members.

SAVINGS & CHECKING

Fremont Federal Credit Union provides a variety of savings and checking accounts. Your Credit Union accounts are insured to \$250,000 through the National Credit Union Administration

CHECKING ACCOUNTS

- E-Checking/Student Checking
 - Regular Interest Checking
 - Premier Checking*
 - Business Accounts
 - VISA® Check Card
- *For our members age 50 or better

SAVINGS ACCOUNTS

- Regular Savings
- Money Market Savings
- Christmas Club Savings
- Dollar Dog Kids Club
- Cha-Ching Teen Club
- Share Certificates
- IRAs & HSAs
- ATM Cards

LOAN PRODUCTS

Fremont Federal Credit Union offers a variety of loans, credit cards and home mortgage products.

MORTGAGES

- New Purchase
- Refinance
- Pre-Approval
- Construction
- First Time Home Buyers
- Bridge Loans
- Blanket Loans

BUSINESS LOANS

- Real Estate
- Lines of Credit
- Installment Loans
- Equipment Financing

PERSONAL LOANS

- Auto Loans
 - Quick Cash Loans
 - Tuition Loans
 - Home Equity Loans
 - Boat, RV & Motorcycle Loans
 - MasterCard & VISA Lines
*with ScoreCard Rewards
 - Signature Loans
- Payment protection, GAP and mechanical breakdown insurance available on most loans.

ATM LOCATIONS

- Main Office Drive Thru
321 W. State St., Fremont, OH
- East Branch Office
1457 E. State St., Fremont, OH
- West Branch Office
2374 W. State St., Fremont, OH
- Woodville Branch Office
801 W. Main St., Woodville, OH
- Clyde Branch Office
1027 E. McPherson Hwy., Clyde, OH
- Port Clinton Branch Office
2856 E. Harbor Rd., Port Clinton, OH
- ProMedica Memorial Hospital
715 S. Taft Ave., Fremont, OH
- Terra Community College
2830 Napoleon Rd., Fremont, OH
- Murphy's Gas Station
located at Wal-Mart complex
N. St. Rt. 53 Fremont, OH
- Rite Aid
21991 W. SR 51, Genoa, OH
- Rite Aid
306 W. Water St., Oak Harbor, OH

ELECTRONIC SERVICES

Fremont Federal Credit Union offers a number of online tools to provide members with a convenient and secure way of banking from the comfort of their home or work.

- Online Banking with CU Alerts
- Online Bill Pay
- E-Statements
- Online Check Images
- Mobile Banking
- Remote Deposit Capture
- Mobile Wallet
- Person to Person Payment

OTHER SERVICES

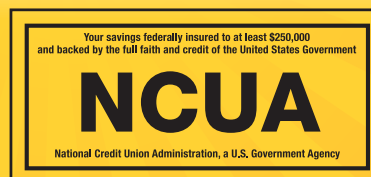
Fremont Federal Credit Union offers a variety of additional products and services.

- Alliance One National ATM Network
- Direct Deposit
- Official Checks/Money Orders
- Wire Transfers
- Shared Branching
- Night Depository
- Notary Public Service
- Safe-Deposit Boxes
- 24 Hour Banking Call Center

BRANCH LOCATIONS

- Main Office
(419) 334-4434
315 Croghan St., Fremont, OH
- Main Office Drive-Thru and ATM
(419) 334-4434
321 W. State St., Fremont, OH
- East Branch Office
(419) 334-4434
1457 E. State St., Fremont, OH
- West Branch Office
(419) 334-4434
2374 W. State St., Fremont, OH
- Woodville Branch Office
(419) 849-2570
801 W. Main St., Woodville, OH
- Clyde Branch Office
(419) 547-2348
1027 E. McPherson Hwy., Clyde, OH
- Port Clinton Branch Office
(419) 573-6310
2856 E. Harbor Rd., Port Clinton, OH

- **National Network of Co-Op Shared Branching Offices**



Employee Listing

Executive Team

Anthony Camilleri President / Chief Executive Officer
Angie Chlosta Chief Operations Officer
Paul Howard Chief Financial Officer
William Nicholson Chief Lending Officer
Matt Ollom Chief Information Officer

Management Team

Andrea Butzier
..... Information Systems Manager / Training Coordinator
Rachel Firstenberger Loan Manager
Peggy Merrill Accounting Manager
Rennia Pence Asset Recovery Manager
Tammy Davis Branch Manager – Port Clinton Office
Robin Gowitzka Branch Manager – East Office
Kim Hill Branch Manager – Woodville Office
Rhonda Snodgrass Branch Manager – West Office
Frank Weasner Branch Manager – Clyde Office
Kimberly Weaver Branch Manager – Main Office

Main Office Staff

Kameron Allicock Financial Services Associate
Jackie Albrechta-Bielecki Mortgage Servicing Supervisor
Amilia Baumgardner Member Services Representative
Elijah Day Member Services Representative
Shannon Dayringer Account Resolution Specialist
Claudia Diaz Member Services Representative
Tasi Fisher Account Resolution Specialist
Jennifer Flores Account Resolution Specialist
Jason Good Courier/ Buildings & Grounds
Barb Henning Mortgage Loan Coordinator
Kelly Hrupcho Financial Services Associate
Nancy Johnson Member Service Representative
Greg Osmon IT Coordinator
Miranda Mundy Member Services Coordinator
Cody Maye Account Resolution Specialist
Kelby Jo Pfothenauer Mortgage Loan Coordinator
Rebecca Reinhart Mortgage Loan Coordinator
Nacaila Roberts Member Services Representative
Neal Ross Courier / Buildings & Grounds
Suzy Ruiz Consumer Loan Coordinator
Jami Sobayo Member Services Supervisor
Kaitlin Walkowiak Consumer Loan Coordinator

Clyde Branch Staff

Cyndi Burroughs Member Services Supervisor
Alice Cook Member Services Representative
John MacDonald Financial Services Associate
Danielle Ozbay Member Services Representative

East Branch Staff

Kathy Foster Member Services Representative
McKenna Harrison Member Services Representative
Paige Heishman Member Services Supervisor
Lindsey Haynes Member Services Representative
Betty Nielsen Member Services Representative
Elizabeth Reardon Member Services Representative
Sarah Richards Financial Services Associate
Lori Turner Marketing Coordinator

Port Clinton Branch Staff

Cara Blevins Member Services Coordinator
Doug Brisendine
..... Financial Services Associate / Mortgage Loan Originator
Rebecca Wilson Member Services Representative

West Branch Staff

Jodi Cummings Member Services Coordinator
Madaya Garza Member Services Representative
Ron Grindle Mortgage Loan Originator
Corey Hinsch Mortgage Loan Coordinator
Amber Jones Member Services Supervisor
Lora Majoy Financial Services Associate
Kathy McCord Member Services Representative
Alexis Miller Member Services Representative
Jade Reynolds Member Services Representative
Alisha Stout Member Services Coordinator
Paige Wright Member Services Representative

Woodville Branch Staff

Elaine Butzier Member Services Supervisor
Judy DeVanna Financial Services Associate
Mariah Girand Member Services Representative
Lisa Kelly Member Services Representative
Cathy Morgan Member Services Representative
Mary Paul Member Services Coordinator
Kathy Vallejo Member Services Representative

Operations Office Staff

Lauren Blair Card Services Coordinator
Jenny Durnwald Accounting Coordinator
Priscilla Fleck Electronic Services Coordinator
Wendi Jay Switchboard/ Electronic Services Coordinator
Theresa Kimmet Electronic Services Coordinator
Nancy Pfefferle Electronic Services Coordinator



The Fremont Federal Credit Union's purpose is to provide our members with the best service while offering them a full range of financial services at a fair and reasonable cost. Credit Union business will be carried out in a professional image of honesty, integrity and confidentiality at all times. The Fremont Federal Credit Union believes in being a good corporate citizen and encourages its employees to participate in community activities.

MAIN OFFICE

315 Croghan Street
Fremont, OH 43420
Phone: 419-334-4434
Fax: 419-334-7883

MAIN OFFICE*

DRIVE-THRU & ATM
321 W. State Street
Fremont, OH 43420
Phone: 419-334-4434
Fax: 567-280-9260

EAST BRANCH*

1457 E. State Street
Fremont, OH 43420
Phone: 419-334-4434
Fax: 419-355-2452

WEST BRANCH*

2374 W. State Street
Fremont, OH 43420
Phone: 419-334-4434
Fax: 419-355-2678

WOODVILLE BRANCH*

801 W. Main Street
Woodville, OH 43469
Phone: 419-849-2570
Fax: 419-849-2178

CLYDE BRANCH*

1027 E. McPherson Hwy.
Clyde, OH 43410
Phone: 419-547-2348
Fax: 419-547-2377

PORT CLINTON BRANCH*

2856 E. Harbor Rd.
Port Clinton, OH 43452
Phone: 419-573-6310
Fax: 419-573-6284

*Indicates Drive-Up and ATM locations.



COMMITTED TO EXCELLENCE

Federally Insured by NCUA