

# MEMBER CONNECTION

## “Committed To Excellence”



Spring is in the air, and things at FFCU are going well. Following a very strong 2022, we have carried momentum into the new year with a variety of exciting projects in progress. Our relentless focus on improving your member experience serves as the guiding light for all that we do, and we remain committed to providing you with the best financial products and services in the market today.

As 2023 gets underway, we have witnessed an uptick in attempted fraud across the board. It's an unfortunate reality that bad actors will always look for ways to get easy money, often using unscrupulous and illicit means. As a result, we have invested in best-in-class cybersecurity tools, enhanced employee training, and continuous attention to our policies and procedures to provide you with the most secure experience possible.

Please know that FFCU will never call you to ask for your account information. If you do receive a phone call requesting your online credentials or an access code, even if the caller claims to be from the credit union, it's a scam. We strongly encourage you to disengage from the call, and not share any sensitive information with the caller. If in doubt, feel free to call us back and confirm the legitimacy of the request. Our top priority is keeping you and your finances safe.

Finally, it's been a dynamic time for interest rates. We're pleased that we can offer some of the highest deposit rates in years, and we appreciate the trust you've placed in us. Please keep an eye on our website, branches, and social media for the most current rates. As we navigate uncertain economic times together, it's our privilege to be your financial partner.

Thank you for allowing us to serve you.

Sincerely,  
Nicholas Cray  
President/CEO

### Annual Meeting Reminder

**SAVE the  
DATE!**

Date: Thursday, May 18

Time: 7:00 p.m.

Location: Main Office  
315 Croghan Street  
Fremont, OH 43420

## SHRED-FEST!

**Thursday, April 6**

4:00 p.m. - 6:00 p.m.  
Woodville Branch  
801 W. Main Street,  
Woodville, OH

**Thursday, May 4**

4:00 p.m. - 6:00 p.m.  
Clyde Branch  
1027 E. McPherson Hwy.  
Clyde, OH

**Thursday, June 1**

4:00 p.m. - 6:00 p.m.  
Port Clinton Branch  
2856 E. Harbor Road  
Port Clinton, OH



We will accept paper documents with a limit of 5 bags or boxes per person

419-334-4434  
fremontfcu.com

# UNLEASH

**the Power of Saving  
at Your Credit Union™**

In April, we will be celebrating National Credit Union Youth Month, which is a program that helps teach and encourage kids to develop good financial habits. Every member under the age of 18 who makes a deposit during the month of April will be eligible for fun giveaways.

Don't have a youth account with FFCU? Then, Youth Month is the perfect time to sign up. It is only \$5.00!

## Watch out, P2P Scams are on the Rise!

Fraudsters will do almost anything to get their hands on your hard earned money and personal and financial information — even posing as a familiar financial institution like your credit union! At Fremont Federal Credit Union (FFCU), we're aware of recent scam attempts targeting our members, and we're here to help!

### How Do Scammers Pose as Credit Unions?

Fraudsters can "spoof" credit union email addresses and phone numbers to make it seem like a trustworthy source is contacting you. In addition, they may use personally identifiable information, such as your full name, to convince you to provide your account numbers, credit card numbers, Social Security numbers, or username and password. Please don't fall for it!

### How Does FFCU Help You Keep Your Accounts Safe and Secure?

The most important thing to remember is that FFCU will not contact you out of the blue asking you to provide, update or verify your personal and financial information. **This is something scammers do!**

### FFCU will never do the following:

- Directly link to Online or Mobile Banking or provide links to websites to authenticate your information.
- Contact you via email, phone, or text, asking you to provide personal information or update/validate your credentials.
- Ask you to enter your personal account information directly in an email, chat box, or pop up message.
- Ask you to respond to an email, chat box, or pop-up message with your personal account information.
- Threaten to close or suspend your account if you do not provide your personal account information.
- Request your personal account information because your account has been compromised.

Don't hesitate to contact us if you have any questions or concerns about your FFCU account.

We're here to help! Are you looking for more fraud prevention tips, tools, and resources? Visit <https://www.fremontfcu.com/protect-yourself>.