

# MEMBER CONNECTION



JULY 2025

## Dear Members,

Your continued trust and support have helped make the first half of this year a great success, and I'm excited to share some of the key milestones we've accomplished together, along with a glimpse of what's ahead for the rest of 2025.

We recently celebrated the grand opening of our brand-new Bowling Green branch, and what a celebration it was! From the ribbon-cutting ceremony to connecting with new faces in the community, we were truly overwhelmed by the warm welcome and strong turnout. Bowling Green has already proven to be a vibrant and engaging community, and we couldn't be more thrilled to officially call it home. We look forward to serving our new members in the area with the same personalized service and commitment that defines FFCU. As part of our continued investment in the community, we're also proud to be the title sponsor of the I-75 Rivalry, a spirited tradition that brings together Bowling Green State University and The University of Toledo in a celebration of competition, pride, and local connection.

I'm also proud to share that, thanks to our strong financial performance, we returned a special dividend of \$500,000 to our members this year. Eligible members should have received their share by June 30th. This dividend reflects our commitment to sharing our success directly with the people who make it all possible, you. We believe that when the credit union thrives, our members should benefit, and we're grateful to be able to give back in such a meaningful way.

Fremont Federal Credit Union continues to maintain a strong and healthy financial position. Through sound decision-making and member-focused strategies, we've built a foundation that allows us to not only meet today's needs but also plan confidently for tomorrow. We are committed to providing exceptional service, offering competitive loan rates, and delivering the best financial tools to our members. We also recognize that summer vacations and back-to-school expenses can add up quickly. That's why we're here with flexible loan options and convenient credit cards to help our members prepare for what's ahead, whether it's a well-deserved getaway or gearing up for a successful school year.

As part of our ongoing investment in member convenience and technology, we're excited to announce the installation of a brand new fleet of ATM machines, with most of them being installed throughout June.

We're excited to share that Fremont Federal Credit Union has announced plans to build a new corporate headquarters right here in Fremont. The new facility will be located at 134 South 5th Street, the former site of Kroger, on the east bank of the Sandusky River. This move marks a major milestone in our growth, and the new building is expected to open just after we celebrate our 80th anniversary. Since 1994, our headquarters at 315 Croghan Street has served us well, but the historic nature of the building no longer meets the demands of our expanding team and services. As proud as we are of our past, it's time to invest in a future-ready space that reflects our vision and supports the evolving needs of our staff and members. Designed and built by Janotta & Herner of Monroeville, Ohio, the new headquarters will feature more collaborative workspaces, upgraded technology, and room to grow. Site preparation is expected to begin this summer, with full construction taking place in 2026 and an anticipated move-in date of early 2027. This project stands as a symbol of our continued financial strength and commitment to delivering the best service to our members today and for generations to come.

Thank you again for your trust and loyalty. I look forward to sharing more exciting updates with you as the year progresses. Together, we're building something truly special.

Sincerely,

A handwritten signature in black ink, appearing to read 'Nick Cray'.

Nick Cray  
President/CEO



[fremontfcu.com](https://fremontfcu.com) | 419.334.4434

Membership Eligibility Required. Federally Insured by NCUA.



## Cybersecurity Tips



For more detailed information, you can visit the full FTC article here: [consumer.ftc.gov](https://consumer.ftc.gov)

The Federal Trade Commission (FTC) offers guidance on safeguarding your personal information from hackers and scammers. Key recommendations include:



**Keep Your Software Up to Date:** Regularly update your operating system, internet browser, security software, and mobile apps. Enabling automatic updates ensures you receive critical patches that protect against security threats.



**Secure Your Home Wi-Fi Network:** Your router is the gateway between your devices and the internet. Securing your home Wi-Fi network helps prevent malware from spreading across connected devices.



**Use Strong Passwords and Two-Factor Authentication:** Use strong, hard-to-guess passwords and enable two-factor authentication on your online accounts to add an extra layer of security.

[consumer.ftc.gov](https://consumer.ftc.gov)

## Upcoming Events

### July

7/3 - Woodville BINGO Tent  
7/5 - Woodville 4<sup>th</sup> of July Parade  
7/5 - FFCU Car Show  
7/14 - Ottawa County Fair  
7/26 - PC Shred Day

### August

8/1 - Howard Golf Outing  
8/2 - West Shred Day  
8/6 - Verandah Concert  
8/8 - Relay for Life Sandusky County  
8/14-8/16 - Northwest Ohio Tractor Pull - BG  
8/15 - Firefly Night - BG  
8/16 - Blues, Brews and Brats  
8/20 - Verandah Concert - 4PM  
8/22 - Sandusky County Fair  
8/27 - BG Annual Golf Scramble

### September

9/13 - FFCU Car Show 4-8PM  
9/19 - Terra Golf FORE Students Golf Event  
9/20 - FFCU Night at Fremont Speedway  
9/21 - Clyde Car Show  
9/21 - Alexa Brown Memorial 5k  
9/26 - Fremont Chamber Golf Outing

## THE ULTIMATE VACATION PACKAGE

### Three Ways to Fund Your Best Summer Ever!

Choose from a credit card, a balance transfer, or a vacation loan—designed to help you travel smarter and stress-free.

Learn More at [fremontfcu.com](https://fremontfcu.com)

Terms and conditions apply. Membership eligibility required. Federally insured by NCUA.



## Check Clearing Regulation

Effective July 1, 2025, the first \$275 of your check deposits will generally be available on the next business day.

A total of \$6,725 will generally be available on the second business day. Amounts in excess of \$6,725, generally, may be held for up to 7 business days (9 days for new member accounts).