

# MEMBER CONNECTION



OCTOBER 2025

## Dear Members,

I am proud to reflect on the tremendous progress Fremont Federal Credit Union has made this year. Together, we've built momentum that is fueling growth, strengthening our financial performance, and enhancing the experience we deliver to you, our members.

One of our most meaningful milestones has been the opening of our new Bowling Green branch on May 5. This is the first new branch in seven years and the first in our expanded field of membership. The team there is already making a strong impact, and we're excited to see this location thrive. These investments reflect our commitment to accessibility, innovation, and member-focused service.

We have also made strides in technology. The rollout of our new ATM fleet is nearly complete, ensuring faster and more reliable service across all locations. In addition, we've partnered with Mahalo to launch a new digital banking platform next year that will provide a more seamless online and mobile experience. We have also partnered with Groovecar, to enhance the car shopping experience for our members. These upgrades are designed to give you more convenience and control, while maintaining the personal service that defines FFCU.

Earlier this year, we were excited to share a \$500,000 Special Dividend with our members. This was an extraordinary example of the credit union difference and the value of belonging to a cooperative. Core deposits have grown steadily, loan volume continues to expand, and we are welcoming hundreds of new members each month. Each account opened and each loan booked represents trust in FFCU to help our members achieve important goals, whether buying a home, financing an education, or planning a family vacation.

Another highlight of this fall is our sponsorship of the annual Battle of I-75 between Bowling Green State University and the University of Toledo. The big game is set for October 11, and we are proud to support this spirited tradition that brings our communities together.

Looking ahead, we are preparing for another season of progress. In the coming months, we will break ground on our new headquarters, further invest in our people and training programs, and continue to grow in the communities we serve. Every step forward is made possible because of our members and the dedicated employees who serve you each day.

I am filled with pride and gratitude as I look at where we are and where we're headed. Thank you for your trust, your loyalty, and your partnership. Together, we are building a stronger future for Fremont Federal Credit Union and the communities we call home.

Sincerely,

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

Nick Cray  
President/CEO



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- Use strong, unique passwords and enable two-factor authentication for extra security.
- Avoid online banking over public Wi-Fi; use mobile data or a secure VPN instead.
- Watch for phishing emails, texts, or fake websites pretending to be your bank.
- Keep devices and banking apps updated, and monitor your accounts regularly.

For more information, visit the full article here:  
[www.usnews.com/banking/articles/how-to-keep-your-information-safe-when-online-banking](http://www.usnews.com/banking/articles/how-to-keep-your-information-safe-when-online-banking)

Good Things Are Better  
When Shared!

Share the benefits of Fremont Federal Credit Union with your friends and family and help them experience more than just banking.

Being a member means joining a community that puts you first. You'll get personalized service, great rates, and support from people who truly care.

Know someone who should join?

Send them our way!

Visit [fremontfcu.com](http://fremontfcu.com)  
or your local branch to learn more.

Upcoming Events

October

- 10/11 - BGSU vs. UToldeo "Battle of I-75"
- 10/25 - Fremont Trunk or Treat

November

- 11/10 - Financial Literacy Class with Nueva CU
- 11/22 - Bowling Green Holiday Parade

PROUD SPONSOR OF THE

**BATTLE**  
OF  
TOLEDO INTERSTATE 75 BGSU  
Fremont Federal Credit Union

WHERE ROCKETS AND FALCONS COLLIDE

OCTOBER 11, 2025 • DOYT PERRY STADIUM

For generations, the Battle of I-75 has been more than just a football game — it's pride, tradition, and community spirit. As your local credit union, we're proud to stand behind both teams and the fans who make this rivalry **legendary**.

LEARN MORE AT [FREMONTFCU.COM](http://FREMONTFCU.COM)

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Membership restrictions apply  
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