

# MEMBER CONNECTION



Celebrating 80 Years | 1946-2026

JANUARY 2026

## Dear Members,

Five years ago, on December 6, 2020, I woke up for the first morning in my new apartment in Fremont. That day I went to lunch with the Board of Directors, and the next morning I reported for my first day of work at FFCU. The world was very different then: the Delta wave of COVID had shut down our lobbies, we had \$100 million less in total assets, and – believe it or not – the Browns were even winning. It's hard to remember what that felt like. Yet much was the same, especially the sincere commitment our team feels to our members and to each other, the confidence that we can make a difference in our communities, and our willingness to invest in a future brighter than today.

Having just marked my fifth anniversary as your President and CEO, and as we begin 2026 celebrating Fremont Federal Credit Union's 80th anniversary, I am filled with gratitude, pride, and a profound sense of purpose – awestruck by our history and excited for the future we are building together.

It was September 1946 when Father Bertrank Shenk, assistant pastor of Saint Joseph Catholic Church, first signed the charter of what would grow into FFCU. In the minutes of our second board meeting in 1947, we recorded deposits of only \$175, loans of \$11.25, and cash on hand of \$186.25. Today, we have grown to over \$377 million in assets, approximately \$250 million in loans, and nearly \$25 million in cash – an amazing journey from those humble beginnings, and a privilege to share with all of you.

This past year, 2025, was a landmark year defined by progress, resilience, and a collective willingness to embrace bold action. We took on more than ever before, operated at a higher tempo than ever before, and proved – together – that this credit union is not only capable of growth, but truly worthy of it.

Among our many accomplishments in 2025:

- We returned a \$500,000 Special Dividend, putting the credit-union difference directly back into our members' pockets.
- We opened our first new branch in seven years in Bowling Green – our first in our expanded field of membership. The warm community welcome and strong early results have already exceeded expectations. We were also proud to become the presenting sponsor of "The Battle of I-75" rivalry series, supporting the tradition that unites Bowling Green State University, the University of Toledo, and our surrounding communities.
- We revitalized our aging ATM fleet for greater reliability and convenience.
- We launched the Voice of the Member program, gathering feedback at every interaction so we can continually improve the experience we deliver.
- We announced and broke ground on our new corporate headquarters at 134 South 5th Street in Fremont – a modern facility that will support our growing team and symbolize our commitment to lead, serve, and remain in this community for generations to come. Construction will continue through 2026 with occupancy planned for early 2027.

Financially, 2025 was one of our strongest years yet:

- Assets surpassed \$377 million
- Year-to-date growth of \$32.5 million
- Lending volume approaching \$100 million for the first time in our history – loans that represent homes, cars, vacations, and dreams made real for our members
- Nearly 1,200 new members – our strongest membership growth ever
- More than 250,000 teller transactions – each one a moment of service and trust

These are not just numbers. They are reminders that our work matters, that our members choose us with intention, and that our community sees in FFCU a place where integrity, compassion, and excellence still guide every decision.

Beyond the milestones and statistics, what stands out most to me, year after year, is our people – the dedicated employees who show up with commitment and care, who navigate change with courage, who lift each other up, and who carry out our mission in moments large and small, in every branch and every department. They are the reason we have momentum. They are the reason we have trust. They are the reason we have a future worth building.

And that future is bright. In 2026 we will complete our online and mobile banking conversion with our new partner Mahalo – delivering an enhanced portal by mid-year, launch a greatly improved website, continue construction on our new headquarters, and keep expanding into new communities. I am more confident than ever that we are ready.

To our employees: thank you for your service, strength, creativity, and spirit – for making Fremont Federal Credit Union not just a workplace, but a mission-driven community.

To our members: thank you for your loyalty, trust, and partnership. Thank you for believing in this organization and the people who serve you, and for joining us in building a stronger, more innovative future together.

I wish you and your families a happy and successful new year. Here's to stepping into 2026 with gratitude for where we've been, pride in where we are, and excitement for where we are heading – together.

Sincerely,

Nick Cray  
President/CEO





## Celebrating 80 Years!

Est. 1946

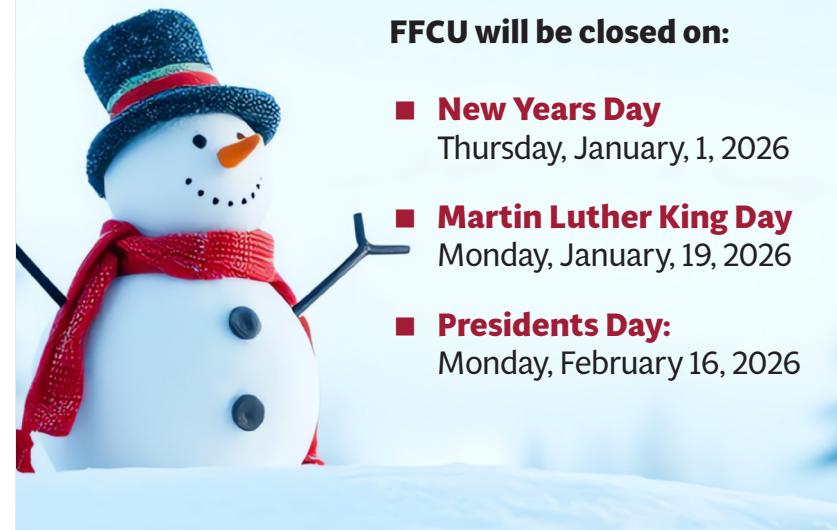


From our earliest days to our newest home, every chapter of our story has been shaped by the members we serve. As we celebrate 80 years, we honor our history and continue building toward your future.

[Visit fremontfcu.com to learn more!](http://fremontfcu.com)



## Stay up to date with our holiday hours!



### FFCU will be closed on:

- **New Years Day**  
Thursday, January 1, 2026
- **Martin Luther King Day**  
Monday, January 19, 2026
- **Presidents Day:**  
Monday, February 16, 2026

## Know Where to Turn When Cybercrime Strikes

- **What the IC3 is:** The Internet Crime Complaint Center (IC3) is an FBI-run portal where the public can report cyber-enabled crimes like fraud, identity theft, and other online threats.
- **Purpose of reporting:** Filing a complaint helps the FBI and law enforcement track trends and investigate crimes — even if you don't receive direct contact in response.
- **Protecting yourself:** The IC3 warns that criminals sometimes spoof the official site or impersonate employees; always use the real ic3.gov URL and never share sensitive info with unsolicited contacts

Learn more at [www.ic3.gov](http://www.ic3.gov)

## START 2026 WITH **ZERO** REGRET

**0.00% APR\***  
**BALANCE TRANSFER FOR 12 MONTHS**

Pay off holiday debt with ease!

Transfer your high interest credit card balances to a new Fremont FCU card at **0.00% APR\* for 12 months!**



2026

[Apply at fremontfcu.com today!](http://fremontfcu.com)

\*APR=Annual Percentage Rate. Offer valid for new balance transfers only, January 1 – March 31, 2026. Balance transfers of Fremont Federal Credit Union Credit Cards do not qualify for this promotional rate. Existing balances do not qualify. The promotional interest rate of 0.00% APR applies to transferred balances for the first 12 months from the date of the transfer. After the promotional period ends, the maximum APR of 18% will apply to any remaining balances. Account approval is subject to credit review. Late payments, missed payments, or exceeding your credit limit may result in the loss of the promotional APR and could lead to higher APRs and fees. Terms and conditions are subject to change without notice. For full details, please refer to the Credit Card Agreement or contact Fremont Federal Credit Union at 419-334-4434. Membership eligibility required. Federally insured by NCUA.