

# MEMBER CONNECTION

## "Committed To Excellence"



## President's Letter

from Tony Camilleri

Happy New Year! I hope 2018 is off to a fabulous start for you and your family. I feel the New Year comes with a renewed sense of financial well-being as we make our resolutions for 2018. At Fremont Federal Credit Union, it is part of our mission to help our members achieve their financial goals. This is possible by providing education on important topics,

like car buying, home purchasing, consolidating debt and protecting yourself against fraud, as well!

As many of you know, the credit bureau reporting agency Equifax had a data breach that impacted approximately 143 million American consumers. With such a massive breach, it is possible that some of you may have had your personal information compromised.

Such incidences seem to happen all too often and the frequency of these events continues to, unfortunately, increase. I strongly encourage each of you not to simply just shrug your shoulders or become paralyzed with worry when considering such breaches. Remember that Fremont Federal Credit Union provides the tools you can use to significantly reduce the risk of becoming financially compromised.

Some of the services that FFCU provides are mobile and online banking so you can check your accounts daily, Credit/Debit Card EMV Chip Security, Verified by Visa and a knowledgeable staff to help keep you safe and informed. All of these services are 100% free. You just have to make the decision to use them. To learn more about these tools, please visit fremontfcu.com, stop in to your local branch or call 419-334-4434. Fremont Federal Credit Union will continue to grow and improve throughout 2018. We are looking forward to opening a new office in Port Clinton around the first quarter of the year to better serve our members in the Ottawa County area, and we will also be opening a branch in the fall at Terra State Community College's new student complex. Further information about this will come in the next few months.

In closing, I would like to wish each of you a prosperous New Year. Thank you for your continued support of Fremont Federal Credit Union. We appreciate your business and value the trust you have instilled in us.



## Port Clinton Branch Coming Soon!

Watch our Facebook and website for more details

### Port Clinton Ground Breaking Ceremony

Fremont Federal Credit Union hosted a groundbreaking ceremony for the construction of its newest 3,100 square foot facility in Port Clinton. Distinguished guests, including House of Representative of House District 89, Steven M. Arndt, Port Clinton Area Chamber of Commerce Ambassadors, FFCU Board of Directors and Management were in attendance on November 2 at 9:00am. The new location will be at 2856 E. Harbor Road, Port Clinton with construction to begin immediately. It is the 7th branch of the credit union.

Plans for the building will feature many important banking conveniences such as knowledgeable Loan Officers and Member Service Representatives, multiple lane drive thru, a drive up ATM, and more. The professional team at New Ground, who specializes in financial institutions, created the design and will manage the construction. It is said construction will take approximately five months to complete. During the construction phase, there will be no interruption of member service at the credit union's other 6 locations.

"We are excited about our expansion into the City of Port Clinton. This building shows our commitment to Ottawa County. Unlike a large bank that is driven by profits for shareholders, Fremont Federal Credit Union is a financial cooperative that is owned by its members, so we are committed to improving their financial position. For the last 72 years we have been helping to build the communities and companies that help support us, and we look forward to doing the same for Ottawa County and the surrounding communities."



### HOLIDAY CLOSINGS

**Martin Luther King Day**  
• Monday, January 15, 2018

**President's Day**  
• Monday, February 19, 2018

### We Do Home Loans with Bi-Weekly Payments!

Visit us at the Sandusky County Builders Association Annual Home Show on March 2nd, 3rd and 4th 2018. This event is held at the Fremont Recreation Department.



## Simple Steps to Protect Yourself from Fraud

As your credit union, it's important to us that you take every precaution to protect yourself from fraud. Here are some simple steps you can take to avoid becoming a victim of this growing crime.

### Review your credit reports annually

- The FACT Act allows you to receive a free credit report every year from each of the three major credit reporting agencies.
- Order your free annual credit reports at [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com).

### Review your accounts online

- People who monitor their financial accounts and transactions online lose significantly less per fraud incident than those who rely on paper statements.
- People who use the internet to check their bank and credit card accounts have an average loss of \$551 per incident, according to one survey. Those who wait for paper statements to arrive averaged \$4,543 in losses – more than eight times as high.
- Electronic statements are an effective way to prevent mail fraud. Mail theft occurs any time of the year, but most frequently from January to March when your annual statements and tax documents are arriving.

### Protect paper documents

- Shred confidential documents and credit offers before discarding.
- Receive your financial statements online instead of in the mail.
- Review account statements promptly.
- Use secure mailboxes to send and receive mail.
- When you complete an application for a merchant discount card or similar item, ask what security measures are in place to protect your personal information and how your application will be disposed of when it is no longer needed.

### Protect yourself online and on the telephone

- Use caution when asked for personal information over the internet. Don't provide personal information by phone unless you initiated the call.
- Be aware of current scam tactics such as phishing and spoofing.
- Use firewall protection on your computer.
- Download Windows updates.
- Install antivirus and anti-spyware programs on your computer.

## 2018 Scholarships

Fremont Federal Credit Union will once again award \$1,000 Scholarships to high school graduating seniors. Applicants and/or their parents/ legal guardians must be members of the Fremont Federal Credit Union, in good standing, since January 1, 2017.



### Students will be judged on the following criteria:

1. Grade Point Average ( minimum of 2.5 on a 4.0)
2. Essay Question
3. School Involvement
4. Community Involvement

Applications will be available at any Fremont Federal Credit Union office, at area high schools, and on our website ([fremontfcu.com](http://fremontfcu.com)) beginning January 2, 2018. Scholarships will be awarded at our Annual Meeting in May. Please contact Angie Chlosta at 419-333-2931 for additional information or if you have any questions.

Additional Scholarship opportunities will be available through the Northwest Ohio Credit Union Outreach Alliance.

## 2018 Annual Meeting

With each New Year come Board elections. As part of a financial cooperative, it is your right to vote for our Board of Directors and attend our Annual Meeting. The process involved to become a Board member is outlined below. Feel free to call or stop in with any questions and please consider attending the Annual Meeting in May.

At the meeting, we will review our financials for 2018, announce our scholarship winners and conduct our Board elections. Refreshments will be served. What a wonderful way to witness firsthand the credit union difference!

We're honored to have served our members for over 70 years. We look forward to continuing our proud tradition as we grow and change to meet your evolving needs. Thank you for choosing Fremont Federal Credit Union.

## 2018 Annual Meeting Notice

FREMONT FEDERAL CREDIT UNION, 315 CROGHAN STREET FREMONT, OH

The Nominating Committee consisting of: Rick Egbert, Ken Myers and Juanita Sanchez have nominated present Board Members:

1. Robert Haslinger- Retired, Director of Buildings & Grounds, Terra State College, joined the Board in 1991
2. Maria Ranker – Account Manager, O.E. Meyer Company, joined the Board in 2006
3. Jim Yeager – President, Fremont Flask Company, joined the Board in 1996

### For the three vacant Board of Director positions

The Nominating Committee will accept additional nominations from any member that may be interested. Those interested must contact Juanita Sanchez, Chair of the Nominating Committee, and schedule an interview to discuss the Duties and Responsibilities of a Board of Director. In addition, each potential Board nominee must submit a letter listing his/her qualifications to be a member of the Board of Directors, along with a petition signed by a minimum of 180 Credit Union Members. This must be completed and to the Nominating Committee by February 20, 2018.

A ballot for the Board of Directors election will be provided via the April 2018 Member Newsletter, if warranted, to all eligible voting members 30 days prior to the Annual Meeting. Voting will be closed on May 2, 2018 at 5:00 p.m., five days prior to the Annual Meeting, and the vote will be tallied. The results will be verified at the Annual Meeting and the Board Chairman will make public the result of the vote at the Annual Meeting.

In the event there is only one nominee for each position to be filled, the election will not be conducted by mail ballot and there will be no nominations from the floor. The Board Chairman may take a voice vote or declare each nominee elected by General Consent or Acclamation at the Annual Meeting.

## New Year Resolutions We Can Help With



ASK ABOUT A DEBT CONSOLIDATION LOAN TODAY!