

# MEMBER CONNECTION

## “Committed To Excellence”



## President's Letter

from Tony Camilleri

As I sit down to write this message, I am overcome with the amount of success we have accomplished in the last year. Fremont Federal Credit Union has always been dedicated to making banking as easy as possible for our members and devoted to creating an outstanding banking experience and 2015 was no exception.

In our continued effort to elevate customer service, we had expanded and built a new branch in Clyde, which opened this past September. We improved another banking service by giving you another way to access your account 24/7 with our LIVE Member Service Call Center. We continue to stand strong in leading as one of the top Credit Union's in the state. Because of the success of FFCU in 2015 we were able to give a quarter of a million back to you, our members in Bonus Dividends. We were, also, able to give back substantially to the community through giving \$100,000.00 to the Dorothy L. Kern Cancer Center; we donated a home to Habitat for Humanity in addition to sponsoring and donating our time and efforts to many other community charities.

As your president and CEO, I thank you for banking with Fremont Federal and appreciate your tolerance as we continue to make improvements in becoming an even stronger credit union. I understand just how difficult it is to not only trust a financial institution with your future, but to also find one that provides comfort and friendship when you need it.

As we reflect on 2015, I look forward to our future and celebrating a milestone of 70 years and am truly honored to be a part of an organization that continues to surpass member expectations through compassionate employees and exemplary leadership.

So, the Board of Directors your friends at Fremont Federal Credit Union and I would like to wish you a very Happy New Year and say THANK YOU to each of you, our members, for allowing us to serve you and your financial needs. YOU are the reason we are here; you are the reason we are successful! Please let us know whenever we can be of assistance.

## A MILLION REASONS OF THANKS...

*At Fremont Federal Credit Union, we value you – our members. That's why we have millions of reasons to thank you for your support.*

*Because of the success of FFCU in 2015, we declared a Member Bonus Dividend, giving over a Quarter of a Million dollars back to YOU-our members. The money will be directly deposited into your account on December 31st, 2015.\**

*Since we are a not-for-profit cooperative, we give our earnings back to members through dividends, better rates on savings, lower rates on loans, lower fees and the most convenient services possible. Our structure is really unsurpassed for our members. When we do well, everyone benefits.*

*The Bonus Dividend is another example of the value of your active membership with Fremont Federal Credit Union! We share our success with you... our members and owners!*

## 2016 Annual Meeting Notice

The Annual Meeting for Fremont Federal Credit Union members will take place on Thursday, May 12, 2016 at 7:00 p.m. at our Main Office, located at 315 Croghan St. in Fremont, OH.

The Nominating Committee consisting of: Dudley Singer, Robert Haslinger and Jim Yeager present the three incumbents Board Members: Rick Egbert- Controller/ Executive Vice President – Carbo Forge, Inc. / joined the board in 2009; Ken Myers– City of Fremont Safety Service Director / joined the board in 1992; Juanita Sanchez – Retired, Terra State Community College / joined the board in 1995, 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 Dudley Singer, Chairperson 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 165 Credit Union Members. This must be completed and to the Nominating Committee by February 12, 2016.

A ballot for the Board of Directors election will be provided via the April 2016 Newsletter, if warranted, to all eligible voting members 30 days prior to the Annual Meeting. Voting will be closed on May 5, 2016 at 6:00 p.m., five business 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.

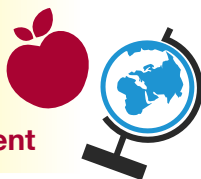


## 2016 SCHOLARSHIPS

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, 2015.

**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 4, 2016. 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.

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

Visit us at the Sandusky County Builders Association Annual Home Show on March 4th, 5th and 6th 2016. This event is held at the Fremont Recreation Department.

### HOLIDAY CLOSINGS

**New Year's Day** - Friday, January 1, 2016

**Martin Luther King Day** - Monday, January 18, 2016

**President's Day** - Monday, February 15, 2016

## Did you Know...

**It's officially here!!**

We have replaced Toni-the Teller with our new 24/7 365 LIVE Member Service Contact Center!

*At Fremont Federal Credit Union, We're here for You, Day or Night!!*

We are excited to offer you another way to manage your accounts! You heard it right! In order to better serve you, we're here 24 hours a day, 7 days a week, 365 day a year. With this service, you'll be able to do everything you were able to do with Toni-the-Teller and MUCH MORE!

**You'll be able to:**

- Check your balances
- Transfer funds
- Pay your loan payments
- AND much more

**We offer a variety of other banking options:**

- Mobile Banking
- Online Banking
- Shared Branching,
- Debit card & ATM,
- Now our NEW 24/7 Live Member Service Center
- 6 branch locations and see our friendly tellers.



No matter what the hour, banking could never be easier at Fremont Federal Credit Union. You have the freedom to choose how you manage your accounts.

Call 419-334-4434 anytime day or night, and speak with one of our friendly Member Service Representatives about all of your banking needs or go to [www.fremontfcu.com](http://www.fremontfcu.com) for additional information.