

# MEMBER CONNECTION

## "Committed To Excellence"



## President's Letter

from Tony Camilleri

Spring has sprung and we are 73 years strong! As we come out of what seems like a never-ending winter season, the team at your credit union is more eager than ever to continue serving our membership as we have done for over the past seven decades.

The economy is strong and in this rising rate environment, your credit union has managed to keep deposit rates competitive and loan rates still among the lowest in the industry. I encourage you to take advantage of them as you consider some of your seasonal financial decisions— like purchasing a new home or completing a home improvement project that you have been planning to do for months. Moreover, that house you are considering purchasing may qualify for a grant of up to \$5000 toward your down payment and closing costs through the Welcome Home program. Call Ron Grindle, Mortgage Loan Originator, at 419-333-2934 to see if you qualify. These funds are available for a limited time on a first come, first served basis.

We have so many exciting loan and savings options for our members and your family at Fremont Federal Credit Union; we are here to help you achieve all of your financial goals. I say family because that is how we operate. We are a financial cooperative. We pool our resources together to benefit and help each other; just like a family.

We still measure our success by helping one member at a time to better their financial lives regardless of how much we grow. We are your financial family who will always be there for you when you need us! As part of the Fremont Federal Credit Union family, you can count on us for the help you need through all life's events. Your continued support of the cooperative makes Fremont Federal Credit Union the financial institution of choice for people in all of Sandusky, Ottawa Counties and parts of Seneca and Wood Counties. As a credit union, our commitment to you and to the communities we serve is to continue to provide you exceptional value, convenience, and the highest possible level of service each and every day. Thank you for choosing Fremont Federal Credit Union!

## SHRED-FEST!

Thursday, April 18, 2019  
from 4:00-6:00 p.m.

Woodville Branch | 801 W. Main St.  
For more information: 419.334.4434

Bring your personal financial documents from home and Allshred will shred them onsite in our parking lot (5 bag limit).

## PLEASE HAVE YOUR ID'S READY AT THE DRIVE-THRU

We are all about safeguarding your privacy and protecting you against the unauthorized access or use of your personal and account information. In order to safeguard your account, we require ALL members to present their ID in the drive-thru when conducting their transaction. Please remember, we are safeguarding you, our member, against possible fraud or identity theft. We take this responsibility to you very seriously, and are truly committed to protecting you and your credit union account. Thank you for allowing us to serve you.



## PROTECT YOUR IDENTITY

All of these services are 100% FREE!

### Some of the Services We Provide:

- Mobile and Online Banking so you can check your accounts daily
- FFCU Alerts in Online Banking to notify you of your account activity
- Credit/Debit Card EMV/Chip Security
- Verified by Visa

**KEEP YOUR CARDS SECURE.** Ensure your credit cards and debit cards are secure at all times. **NEVER KEEP YOUR PIN WITH YOUR CARD.** Do not keep your PIN number with your card. Ensure it is not easily accessed if your cards are lost or stolen.



**CONCEAL KEYPAD.** Ensure you take steps to conceal your keypad when you enter your PIN.

## Traveling?

**Call Us Before You Leave!** With all the fraud that is occurring in today's world, many out of state (or country) credit or debit card transactions may be denied. Call us before you travel so we can indicate a travel notification on your behalf.



## HOLIDAY CLOSINGS

**Monday: May 27, 2019**

Memorial Day

**Thursday: July 4, 2019**

Independence Day

**Monday: September 2, 2019**

Labor Day



celebrate credit union youth month <



The Future is Yours

> Picture it! < Save for it! < Share it! <

## Attention: Youth and Teens April is National CU Youth Month!

In April, Fremont Federal Credit Union is celebrating Youth Month, which is a program that helps teach and encourage kids to develop good financial habits. Every member under the age of 18 who makes a deposit during the month of April will be eligible for fun giveaways and gifts. Kids, be sure to enter to win local and national prizes and cash! Help us reach our goal of \$10,000 in deposits from our youth members!

Don't have a Dollar Dog or Cha-Ching account yet? Youth week is the perfect time to sign up! We'll have special gifts for new youth members. We look forward to seeing you!

The theme this year is "The future is yours...Picture it! Save for it! Share it!" The celebration inspires young people to save their money at Fremont Federal Credit Union so they can enjoy the future they have been picturing. Together, we are encouraging young members to express themselves through pictures, sharing their visions for their own financial futures so we can help them get there. By staying true to credit union philosophy in an engaging new way, we can set our young members on the path to financial education, understanding and security.

## Buying a New or Used Car?

I don't know about you, but the first quarter of the year usually means tax returns, raises, and bonus checks. These extra funds often lead to large purchases, and for 23 percent of Ohioans that means buying a new or used car, according to the Ohio Credit Union League's 2015 Consumer Survey.

With hundreds of makes and models to choose from, how do you narrow down the search? According to the survey, 60 percent of Ohioans first look at monthly payment rates. This was closely followed by gas mileage (59 percent) and car history (56 percent).

Now that you have narrowed down what you are looking for, how does the purchasing begin?

### • Do the research.

Buyers can save themselves a lot of time and money by researching various automotive dealerships online before arriving on the lot. Many dealerships list available cars and special deals on their website.

### • Test drive.

Just because a vehicle looks good on paper does not mean it will fit your style and comfort preferences. This is a big purchase; drive it around to make sure it will suit your lifestyle for a long time.

### • Consult a Fremont Federal Credit Union Loan Officer.

Fremont Federal Credit Union returns earnings to our members in the form of lower interest rates, making us your best bet for an affordable vehicle loan.

Source: <http://www.ohiocreditunions.org/Resources/MediaRelations/Pages/MonthlyMediaTalkingPoints.aspx>

MonthlyMediaTalkingPoints.aspx

## Simplify your life with Direct Deposit!

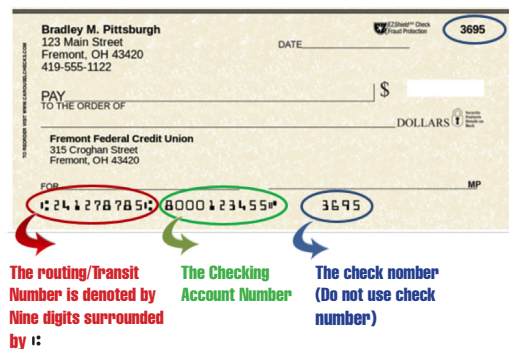
Cut out trips to the credit union and stop worrying about lost or stolen checks by having them directly deposited into your FFCU account. Direct Deposit is the easy, worry-free way to have checks electronically deposited, giving you peace of mind and faster access to your funds. With Direct Deposit you can have your paycheck, Social Security, Government or Retirement check automatically electronically deposited into your Fremont Federal Credit Union account.

### Setting up a direct deposit is easy.

To receive your pay by direct deposit, you'll have to fill out and submit a direct deposit authorization form with your employer. This form will request four pieces of information that are needed to properly route your payments:

- The name of your financial institution
- Your account type – checking or savings
- Your full account number
- Your financial institution's ABA routing number
- o If these four pieces are not correct, it may cause a delay in getting your direct deposit.

You may also be asked to provide a voided check – this is done to verify your account and routing numbers (which can be found at the bottom of a check) and to avoid any clerical errors. This can be an obstacle, as some people don't use paper checks anymore. In this case, you may be required to get a document from your Credit Union that confirms your account number and the credit union's routing number.



If you have any questions on how to set up direct deposit into your FFCU account, please feel free to give us a call at 419-334-4434 or stop into one of your favorite FFCU branches.

## ANNUAL MEETING REMINDER

Date: Thursday, May 16, 2019 • Time: 7:00 p.m.

Location: Main Office

315 Croghan St., Fremont, OH 43420

Light refreshments will be served.  
All members are welcome to attend.