

MEMBER CONNECTION

“Committed To Excellence”



President’s Letter

from Tony Camilleri

Since 1946, Fremont Federal Credit Union has grown in financial strength and soundness. Our commitment to our members' needs has resulted in more than 70 years of success. As a not-for-profit co-op, our commitment is to our members! This enables us to focus on the long-term strength of our business, while remaining true to our purpose. We're able to provide members a lifetime of guidance and support, built on financial strength, trust and shared values.

When you deposit money into a credit union, you become a member and an owner. While other financial institutions pay profits to outside stockholders, credit unions return their net earnings to their own member-owners through higher dividends on savings and low rates on loans. When people put money in a financial institution, it is an indicator of confidence. It also increases the money that an institution has on hand and can help strengthen the balance sheet of the credit union.

Your accounts are just as safe at Fremont Federal Credit Union as with any federally insured financial institution. In fact, if you are a member of Fremont Federal Credit Union, you are banking with one of the top financial institutions in the country in terms of financial strength and stability.

Just recently, we were recognized by DepositAccounts.com as one of the top Healthiest Credit Union's in America, and as the 32nd largest credit union in the state of Ohio! We are really proud of this distinction and its reflection on our organization, to be recognized both nationally and locally as one of the most financially “healthy” credit unions in Ohio and it is a testament to both our employees and our members, who work together to provide the best financial care to our local community. This distinction shows that Fremont Federal Credit Union is a safe and secure place to keep your money.

As your financial partner, it is our goal to help give you the tools for your journey ahead—like convenient, flexible products and services designed around how you really live, as well as sound, timely advice to help steer you around any obstacles.

If you're looking for a strong, stable financial institution to help you with your financial journey call us at 419-334-4434 or stop in to any of our six, full service locations today!

✓ Auto Loan

Get the ride – and the rate – that leave your heart racing! Get approved **BEFORE** you head to the dealer!

Pre-approval at Fremont Federal Credit Union:

- ★ Competitive Rates
- ★ Local Decision Making
- ★ Credit Life & Disability
- ★ GAP Insurance
- ★ Warranties

✓ Vacation Loan

Need a summer escape? A Vacation Loan from Fremont Federal Credit Union can help!

- ★ \$2,500 - \$5,000
- ★ Stress-free repayment terms
- ★ Available now through September 2019

SHRED FEST!

Thursday, August 15, 2019
from 4:00-6:00 p.m.

Clyde Branch | 1027 E. McPherson Hwy.
For more information: 419.334.4434



 **HOLIDAY CLOSINGS**

Thursday, July 4, 2019
Independence Day

Monday, September 2, 2019
Labor Day

Monday, October 14, 2019
Columbus Day



Clyde Branch Spotlight



In our continued effort to elevate member service, we expanded and built our Clyde branch in 2015, which is located at 1027 E. McPherson Highway in Clyde, OH. By opening this location, we were able to offer the ultimate convenience and commit to making banking as easy as possible for our members in that area.

We are inspired to make a positive difference and we do this

by supporting many local charities and community service projects throughout Ottawa, Sandusky, Seneca, and Wood Counties. However, what is impressive is FFCU employees volunteering for the organizations that have the most meaning to them and the number of hours they donate. It is part of our culture and our "People Helping People" philosophy. Our staff spends their days helping people and becoming aware of the needs in their communities. For many, it makes them even more inspired and eager to help.

The organizations we belong to in the Clyde community, contribute many volunteer hours and donate thousands of dollars in financial support include those who:

- Educate adults & children- like donating to the Clyde School Boosters, offering \$1000 scholarships to High School Seniors, donating and participating in the REACH Program
- Celebrate our communities' heritage-by sponsoring Clyde Little League and the Clyde Country Fair
- Walk in the Clyde Country Fair parade and donate funds for fireworks display during Winesburg weekend
- Support organizations that enrich lives- by sponsoring the Alexa Brown Race, ClydeScope Golf Scramble, Clyde Farmer's Market and Car Show
- We offer Member and Community services by offering yearly Shred for Safety and Member Appreciation Days

These are just a few ways that we give back to our communities... Our commitment to professionalism and best practice is embraced by every staff member, regardless of our staff's position and not only at our Clyde Branch, but at every location. As you can see, we realize that profits do not precede people and we show this by giving back because we truly believe in our community and the credit union philosophy of "People Helping People".

If you live, work, worship or attend school in Ottawa, Sandusky and parts of Seneca, and Wood Counties you can take advantage of all the wonderful services we have to offer. For more information call us at 419-334-4434, check us out on the web at www.fremontfcu.com or stop in to any of our locations today!

Congratulations



TO THE FOLLOWING
FREMONT FEDERAL CREDIT UNION SCHOLARSHIP RECEIPTS!

Presenting the awards are Anthony Camilleri, President/CEO and John Lauer, Chairman of the Board of Fremont Federal Credit Union

Kelby Bickley
St. Joseph Central Catholic High School

Alaina Hetrick
Oak Harbor High School

Anna Brubaker
Lakota High School

Thais Ramirez
Clyde High School

Delany Habitzel
Woodmore High School

Braxton White
Fremont Ross High School

These graduating seniors have each been awarded a \$1,000 scholarship in recognition of their academic excellence and outstanding achievements. We are proud of you and appreciate your membership in our credit union. Best of luck in all your future endeavors!

Your Ship has Come In...

Escape to the Lake with a **FFCU Boat Loan**

AS LOW AS 3.75% APR

APR= Annual Percentage Rate. Limited time offer- Subject to credit approval
Other restrictions may apply. Does not apply to existing loans
Payment example: Loan Amount \$20,000 term 60 months, monthly payment approximately \$366.08.

Let us help get you to destinations unknown



Ask for details to apply today!
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