

MEMBER CONNECTION

"Committed To Excellence"



President's Letter

from Tony Camilleri

In October, Fremont Federal will join with 56,000 credit unions worldwide in celebration of International Credit Union (ICU) Day®.

There are 200+ million credit union members around the world—more than 100 million in the U.S. alone—and we will join them in celebration of the not-for-profit cooperative spirit that all credit unions share. Why do millions of people around the world choose credit unions? Because credit unions have a "people-helping-people" philosophy that impels them to improve the communities and lives of their members continually. This cooperative spirit has led to life-changing opportunities for people all over the world who have wanted to start a small business, own a home, or continue their education but were denied access by other financial institutions. As a cooperative financial institution, our success depends on the accomplishments of its members and their community.

As a credit union, we've been a trusted financial partner of choice for our members for over 70 years. Today, we value the foundation of that trust by continuing to honor the credit union creed of "people helping people" and keeping our central focus on our members and the communities we serve. All of you who are members of Fremont Federal Credit Union come together to represent the good within each of us; to help and serve each other and our community. This is why Fremont Federal Credit Union celebrates ICU Day because credit unions empower people, wherever they are in the world or life, to take control of their financial future.

As always, our Board of Directors, Management Team, and I are committed to providing our members' affordable rates and high-quality services that simplify our members' lives and empower them to meet their financial goals. We will continue to enhance and add products, improve processes and efficiencies while delivering unmatched levels of service because helping people is our passion!

Thank you for your membership!

Freddie Mac announced the winners of its Home Possible RISE AwardsSM.

The annual program, RISE (Recognizing Individuals for Sustained Excellence), salutes Freddie Mac's top clients across multiple categories for excellence with Home Possible® mortgages – Freddie Mac's affordable lending solution for low-to-moderate-income home buyers.

Fremont Federal Credit Union's mortgage department earned the Home Possible RISE Award in the category of Home Possible RISE Awards for Fastest Growth in 2018.

The awards combined volume from national Home Possible and Home Possible Advantage mortgage options. Lenders must be active Freddie Mac Seller/Servicers or Housing Finance Agencies, and correspondent lenders and brokers must originate through those Seller/Servicers.

"We are so proud of our mortgage department for this well-deserved recognition as recipients of this prestigious award," said Tony Camilleri, President/CEO of Fremont Federal Credit Union. "We take pride in knowing our members and our communities, and best of all, their dedication to working to meet the broad range of homebuyer needs is having a tremendous impact on the lives of hundreds of people."



RISE Award for Fastest Growth



FFCU was just recognized by Freddie Mac with a Home Possible RISE AwardSM for Fastest Growth for Home Possible mortgages in 2018.



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Membership Eligibility Required 419-334-4434 / www.fremontfcu.com

The complete list of the award winners is available at FreddieMac.com/HomePossible/RISE.

HOLIDAY CLOSINGS

Monday, October 14, 2019
Columbus Day

Monday, November 11, 2019
Veterans Day

Thursday, November 28, 2019
Thanksgiving Day

Tuesday, December 24, 2019
Christmas Eve-
Close at Noon

Wednesday, December 25, 2019
Christmas Day

***We will be open all day on Tuesday, December 31 for New Year's Eve**



Help us celebrate the credit union difference!

Everything credit unions do serve the needs of members on a local scale. Credit unions impact local communities across the globe by bringing financial empowerment to their community, which inspires other credit unions to enhance their service. International Credit Union Day (ICU Day) is an opportunity to raise worldwide awareness about the movement. Join us along with 56,000 credit unions around the world in celebration of International Credit Union (ICU) Day® on October 17. We will have refreshments in all of our offices as well as coloring pages for the kids.



**Local Service.
Global Reach.**

SHRED-FEST!

Thursday, October 17, 2019
from 4:00-6:00 p.m.

Fremont East Branch | 1457 E. State St.
For more information: 419.334.4434



Do you have valuables or money sitting in an account that has had no activity for 5 years?

If so, don't let the Ohio Treasury take your treasure! If we are unable to return those funds to their rightful owner, we are required by law to turn those funds over to the state of Ohio. This will happen by Nov. 1. Please call us if you feel you have some financial assets that are inactive.

Holiday Bills STARING YOU IN THE FACE

We have Choices to help you ENJOY your Holidays:

- 12•12•12 Holiday Loan Special*
- Skip-A-Payment
- Low Rate VISA® or MasterCard®
- Christmas Club Accounts



Attention Dollar Dog Kids Club Members:

For the month of October enter to win an 8-foot Halloween stocking filled with goodies. Each office will have a winner! Winners will be notified on Thursday, October 31st.



ASK A MEMBER SERVICES REPRESENTATIVE FOR DETAILS TODAY!

Christmas Club Accounts

will transfer to your checking or savings on Tuesday, October 1, 2019. Don't have a Christmas Club yet? Our tellers can quickly open a Christmas Club account for you at their window. You can also set up a payroll deposit to start saving for next year! It's quick and easy!

