

# MEMBER CONNECTION

## “Committed To Excellence”



## President’s Letter

from Tony Camilleri

There was no rest for the weary in 2018 as your Board of Directors and Credit Union staff continued to work diligently to offer value and extraordinary service to our members. We will stay prudent with our decision making to ensure that your Credit Union remains safe and strong by continuing to reiterate our objective to give you new and improved services, low loan rates and high savings deposit rates in 2019.

In our quest to continuously improve our products and services, we opened our seventh full-service branch in Port Clinton this past May and enabled remote deposit of checks via scanner from home or picture from your smart phone. We are pleased and proud to be able to offer this. You may have seen it rolled out by some of the “big banks” and we thought our members deserved that same option.

I continually say that the success of our organization is significantly heightened as new members join our Credit Union family. We all share in the value it provides. Now, more than ever, our Credit Union is an excellent alternative to many of our competitors. And being able to offer so many new products and services makes it painless and seamless to refer friends, family, co-workers etc. to benefit from what you already know ... that Fremont Federal Credit Union is a trusted financial services partner that treats you like family. Here at Fremont Federal Credit Union, not only do we invest in our members and their families, we also invest in the communities in which you live. FFCU and our employees charitably donate their time, energy, funding and talents to enrich the communities we serve and make them better places to live, work, and play. Our pillars for service come from our FFCU values to our members. We believe in our FFCU philosophy “People Helping People”!

We stand strong as a highly ranked, 5-star financial institution!! Every time you speak with a Member Service Representative at a branch, log in to our online banking, or try a new service, you can expect the highest level of service, knowledge and integrity from Fremont Federal Credit Union! In fact, our overall mission is to help people through life by providing ways to save better, borrow smarter, and grow together financially. It’s easy to become a member! If you live, work, worship, volunteer or attend school in all of Sandusky & Ottawa County & parts of Seneca & Wood County, YOU are eligible to JOIN!

Thank you for your continued support and dedication from the Board of Directors, Management and your friends at Fremont Federal Credit Union. 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! Here’s to a successful 2019!

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

Visit us at the Sandusky County Builders Association Annual Home Show on March 1st, 2nd & 3rd. This event is held at the Fremont Recreation Department.

We have a variety of Home Loan Programs:

- First Time Home Buyers
- Refinance
- Construction
- Bridge & Blanket
- Equity Lines
- **FREE** Pre-Approvals



### New Year Resolutions We Can Help With

Ask About a FFCU Debt Consolidation Loan Today!



### Freedom to Choose

With Fremont Federal Credit Union, you have the freedom to choose how you manage your checking account. We offer a variety of options: Mobile Banking, Online Banking, debit card, ATM, 24 hour Member Service or our teller windows. Banking the way you want it...at Fremont Federal Credit Union.

### HOLIDAY CLOSINGS

Monday, January 21, 2019  
Martin Luther King Day

Monday, February 18, 2019  
Presidents Day



## 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.



## Important Notification

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, effectively immediately, **ALL members are required to present their ID in the drive-thru.** Due to increased risks of fraud and identity theft, we want to make sure that you understand that this policy is being implemented in order to protect you. With all the data breaches and unsavory individuals out there, this step will help ensure a reduction in fraud. Thank you for your understanding in this recent change.



## FREMONT FEDERAL CREDIT UNION PROMOTES

**Matt Ollom** TO CHIEF INFORMATION OFFICER

Recently, Fremont Federal Credit Union promoted Matt Ollom, from Information Systems Manager to CIO – Chief Information Officer.

Matt became Microsoft Certified in 2000 and joined the Credit Union shortly after that in September of 2000. In the past, Matt has served on the Camp Fire Board and is now on the Camp Fire Resource Committee. He has previously served on the Misty Meadows Board, as well.

Kindly join us in extending Congratulations to Matt!



## 2019 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.

**ANNUAL MEETING MAY 16, 2019  
7:00 P.M.**

**FREMONT FEDERAL CREDIT UNION  
315 CROGHAN STREET  
FREMONT, OH**

The Nominating Committee consisting of: Robert Haslinger, Dudley Singer and Jim Yeager have nominated present Board Members:

1. **Rick Egbert**- Executive Vice President / Chief Financial Officer, Carbo Forge, Inc., joined the Board in 2009
2. **Ken Myers** – Retired, City of Fremont, Safety Service Director, joined the Board in 1992
3. **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 Jim Yeager, 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 190 Credit Union Members. This must be completed and to the Nominating Committee by February 22, 2019.

A ballot for the Board of Directors election will be provided via the April 2019 Member Newsletter, if warranted, to all eligible voting members 30 days prior to the Annual Meeting. Voting will be closed on May 9, 2019 at 6:00 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.

## 2019 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, 2018. 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, 2019. Scholarships will be awarded at our Annual Meeting in May. Please contact Angie Chlosta, VP of Operations 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.