

# MEMBER CONNECTION

## "Committed To Excellence"



## President's Letter

from Tony Camilleri

As we band together as families, neighbors and a nation to address the unprecedented challenges posed by COVID-19, you can be confident that Fremont Federal Credit Union remains committed to the "People Helping People" mission and are available to you when you need us most. Our strong capital position and ongoing investment in both our operations and employees uphold this commitment.

We are vigorously adapting the way we work to sustain the extraordinary, consistent support you depend on and deserve, while taking precautions to protect the health of our members and employees alike. For the past few months, our branches have operated on a drive-thru and appointment-only basis in accordance with federal and state guidance to prevent the further spread of COVID-19. We have introduced special forbearance and loan programs to help qualifying members overcome hardships caused by lost wages.

Your response to our temporary operational changes has been overwhelmingly supportive. Many of you are seeking out and using the drive-thru lanes at all of our six locations where we feature this option. The drive-thru's are fully staffed and able to fulfill the transactions you typically conduct inside with a teller, such as withdrawals, deposits and transfers of payments. We also appreciate how members are observing social distancing as a safety precaution when they need to come into a branch, and our employees are reciprocating.

We continue to encourage you to use remote channels including, Online & Mobile Banking, Online Bill Pay, Mobile Deposit, and ATMs. Not only can these channels be used from the safety of your home or car, but also they are significantly quicker. If you need assistance with any of these services, call our Member Service Department at 419-334-4434.

Many of us have lived through life-changing economic crises and humanitarian disasters. The only thing certain in uncertain times is the knowledge that crises end, and people and communities recover by working together. This is a hard-won assurance we must share with younger generations today. Credit unions were always there to help in the past, and Fremont Federal Credit Union is here to help now. During these uncertain times, we understand that members may be financially affected. We will work with our members experiencing hardship due to the COVID-19 virus. Please call and speak to someone in our Financial Service Department at 419-334-4434 to discuss options available to assist you.

Thank you for your understanding as we work together to keep our communities healthy. We will continue to keep you updated with information. Please visit [fremontfcu.com/Covi9-19\\_Response\\_Page\\_219.html](http://fremontfcu.com/Covi9-19_Response_Page_219.html) for additional updates.

Please stay safe and healthy and we will get through this together.



# NEW REGULATION

## CHANGE EFFECTIVE JULY 1, 2020

### Reg CC Update

Effective 7/1/2020, we are increasing the amount we make available for withdrawal by checks not subject to next day availability to \$225.00. In addition, the amount available for withdrawal on exception holds for large deposits, new accounts and the amount for determining a repeat overdraft is increasing to \$5,525.00.



419-334-4434 / [fremontfcu.com](http://fremontfcu.com)

Federally Insured by NCUA  
Member Since September 1964

# ANNUAL MEETING RESCHEDULED

## THURSDAY, SEPTEMBER 17

315 Croghan Street, Fremont, OH 43420 | 7:00 p.m.



419-334-4434  
[fremontfcu.com](http://fremontfcu.com)

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## FREE SHRED FOR SAFETY DAYS

4:00 p.m. - 6:00 p.m.

Bring up to 5 bags of documents for on the spot Shredding by AllShred Services

June 18th - Port Clinton - 2856 E. Harbor Road, Port Clinton  
August 13th - Clyde - 1027 E. McPherson Hwy., Clyde  
September 24th - West - 2374 W. State Street, Fremont  
October 15th - East - 1457 E. State Street, Fremont



For More Information

419-334-4434

fremontfcu.com



## HOLIDAY CLOSINGS

**INDEPENDENCE DAY**  
**SATURDAY, JULY 4, 2020**

**LABOR DAY**  
**MONDAY, SEPTEMBER 7, 2020**

**COLUMBUS DAY**  
**MONDAY, OCTOBER 12, 2020**

## EMERGENCY RELIEF PROGRAM

FREMONT FEDERAL CREDIT UNION  
EMERGENCY RELIEF OPTIONS

Emergency Relief Loan

HELOC Alternate Payment Plan

Mortgage Forbearance

Emergency Skip-a-Payment

Alternate Payment Plan

For more information contact us at:

419-334-4434  
fremontfcu.com



*We're available for you!*

Federally Insured by NCUA  
Membership Eligibility Required

All Credit Union loan programs, rates, terms, and conditions are subject to change at any time without notice.

## Congratulations

TO THE FOLLOWING FREMONT FEDERAL CREDIT UNION SCHOLARSHIP RECIPIENTS!

- **Jac Alexander** – Oak Harbor High School
- **Paul Koenig** – Woodmore High School
- **Olivia Thomas** – Fremont Ross High School
- **Parker Smith** – SJCC High School
- **Marissa Stockmaster** – Clyde High School

## AVOID CORONAVIRUS SCAMS



While you take care to limit social interactions and wash your hands to prevent the spread of the coronavirus, you also need to take steps to protect your finances and identity. Scammers are now taking advantage of the COVID-19 pandemic to lure victims in with new phishing scams. For so many of us, the internet is a large part of life—even more so with social distancing and telework these days. Thankfully, we can stay connected with friends and family down the street or across the globe, pay bills, conduct business and even buy new products without leaving the comfort of our homes. Moreover, while it certainly makes these trying times more convenient, it opens us up to some vulnerability.

Phishing remains one of the top ways cybercriminals get access to your identification and financial information. Using phone calls, emails and even copycat websites, scammers are creating content that appears official and related to COVID-19—tricking you into revealing personal information like bank account numbers, credit accounts, Social Security Numbers, login IDs and passwords. At the same time, by clicking a link, you may also unknowingly download malware that infects your computer and captures your data.

Wondering what to be on the lookout for? Here's how to avoid Coronavirus Scams:

- ✓ **Ignore online offers for vaccinations.** There are no products proven to treat or prevent COVID-19 at this time.
- ✓ **Be wary of ads for test kits.** The FDA just announced approval for one home test kit, which requires a doctor's order. But most test kits being advertised have **not** been approved by the FDA, and aren't necessarily accurate.
- ✓ **Hang up on robocalls.** Scammers are using illegal robocalls to pitch everything from low-priced health insurance to work-at-home schemes.
- ✓ **Watch for emails claiming to be from the CDC or WHO.** Use sites like coronavirus.gov and usa.gov/coronavirus to get the latest information. And don't click on links from sources you don't know.
- ✓ **Do your homework when it comes to donations.** Never donate in cash, by gift card, or by wiring money.
- ✓ **Don't respond to texts, emails or calls about checks from the government.**

If you believe you have fallen victim to Identity Theft, please contact us at 419-334-4434.