

MEMBER CONNECTION

"Committed To Excellence"



President's Letter

from Tony Camilleri

Undeniably, the year 2020 is presenting profound challenges for all of us on several levels. Like many of you, we at Fremont Federal, are mindful and observant, as our country, and the world, appropriately places a focus on systemic racism. As a financial services provider, and an employer, we do not tolerate discrimination of any kind, in any form. I am immensely proud of FFCU's diversity and exceptional commitment to providing opportunities and services for all.

We define diversity as the unique blend of various elements that make each of us different from and like others. Those elements may include, but are not limited to race, age, gender, physical or mental abilities, sexual orientation, ethnic heritage, values, religion/spiritual practice, family status, education, income, and geographic location.

Here at Fremont Federal Credit Union, diversity and inclusion have always been a focus of our culture. It is our goal to learn from each other, celebrate what makes us unique, and encourage and empower our entire workforce. I would like to point out, that I believe it is crucially important, that as a credit union, we have a commitment to serve others, and welcome the diversity of our members that enriches us.

Most of us would conceivably agree that these are exceptionally challenging times, as we strive for the cultivation of diversity and inclusion. We cannot be afraid to talk candidly, in ways that are both respectful and honest, about challenges, opportunities, anxieties, and hopes. Yet, no matter what challenges there are, they should lead us to entrust ourselves to building a community of respect and mutual support, that will reflect the spirit of Fremont Federal Credit Union and our philosophy of "People Helping People".

I want to close by reminding you that we are dedicated to serving you and your financial needs, because our members, who are very diverse, are genuinely our mission. Please know that we are here for you when you need us.

Sincerely,

Tony Camilleri, President / CEO



LORI TURNER
Promoted to
Marketing
Manager

We are pleased to announce the promotion of Lori Turner to Marketing Manager. Lori has been with FFCU since October of 1999. Congratulations, Lori!

SHRED FEST!

Thursday, October 15, 2020
from 4:00-6:00 p.m.

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

HOLIDAY CLOSINGS

- Monday, October 12, 2020
Columbus Day
- Wednesday, November 11, 2020
Veterans Day
- Thursday, November 26, 2020
Thanksgiving Day
- Thursday, December 24, 2020
Christmas Eve-Close at Noon
- Friday, December 25, 2020
Christmas Day
- *We will be open all day on Thursday, December 31 for New Year's Eve



12-12-12 Holiday Loan & Skip a Pay information

Holiday Bills
STARING YOU IN THE FACE

We have Choices to help you ENJOY your Holidays:

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




Give Yourself a Rockin' Holiday by Skippin' Your FFCU Loan Payments!*

It's easy to find the cash you need. Choose a FFCU loan payment for either November, December or January and simply skip it! To take advantage of this seasonal opportunity, just fill out a Skip-A-Pay Form at any of our convenient locations for each loan you want to skip and submit it with a \$40.00 processing fee.*

*Loans must be paid current to qualify and share accounts must have a positive balance. A \$40.00 processing fee for each loan is required. Not valid for our credit cards, mortgage, home equity, or single pay/term loans.

For more details or to apply simply call us at 419.334.4434.  www.fremontfcu.com

Christmas Club Accounts will transfer to your checking or savings on Thursday, October 1, 2020. 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!

INSPIRING HOPE FOR A GLOBAL COMMUNITY



International Credit Union Day
October 15, 2020
CUNA.ORG/ICUDAY • #ICUDAY

Help us celebrate the credit union difference!

Each year we come together to celebrate International Credit Union Day (ICU Day) to raise awareness about what it means for members around the world to have a credit union as their financial partner. This year's global health crisis has been trying for many communities around the world, but credit unions stayed true to their cooperative principles and stepped up during this time of economic uncertainty. Hope is a global resource that everyone has a right to feel and experience. This year's ICU Day theme "Inspiring hope for a global community" reflects how credit unions contribute to a brighter future by providing financial empowerment to people all over the world through financial services, education, and support. Join us along with 56,000 credit unions around the world in celebration of International Credit Union (ICU) Day® on October 15th. We will have a FREE Shred for Safety Event at our East State Street Branch located at 1457 E. State Street.

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 Largest Volume of Home Possible Mortgages Originated by a Corporate Account in 2019.

This award recognizes lenders for their excellence in producing the largest volume of Home Possible mortgages using affordable lending solutions for low to moderate income buying.


"We are so proud of our mortgage department for this well-deserved recognition for the second year in a row 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."

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

Fremont Federal Credit Union is a Home Possible RISE AwardSM winner— WE MAKE HOMEPOSSIBLE!




Federally Insured by NCUA
Membership Eligibility Required
419-334-4434 / fremontfcu.com

 **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 Saturday, October 31st.

GO MOBILE - Convenient and secure banking
Please remember that our Mobile Banking app and Online Banking are available as convenient ways to check account status, pay bills and deposit checks at any time and from almost anywhere. You can also use your phone's digital wallet to pay at stores where you see the contactless symbol. No need to touch cash or in many cases, the terminal. Plus, you can use your wallet to pay for purchases online and in-app at participating merchants.

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.