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MEMBER CONNECTION **"Committed To Excellence"**

President's Letter

from Nicholas Cray

It's hard to believe that it's been a year since the pandemic began impacting all of us in March 2020. Especially for those who have lost loved ones, it has been a challenging journey. As I joined FFCU myself this past year, I have been impressed by our members as well as our team, and with the resilience, our communities have shown. I look forward with optimism for the new year and the promise that the distribution of the COVID-19 vaccine will help us reclaim some sense of normalcy.

Branch & service options - As of March 1, 2021, our branches are fully open and ready to serve you. We are diligently practicing Covid safety protocols, including social distancing and sanitizing between members. We encourage you to take advantage of our contactless service options by utilizing our 24/7 call center, online and mobile banking, drive-thru services, and by using our network of nearly 30,000 surcharge-free ATMs.

Growth - Through some tough economic times, seeing the Credit Union remain healthy and strong has been exceptionally rewarding. The success of FFCU is a result of loyal members and the service of outstanding, competent, and hardworking employees who share the same vision.

Upcoming System Upgrade May 29 – June 1 - I am excited to announce that we have been hard at work preparing a significant system upgrade. This upgrade is a once-per-generation project. Our new core processing system will enhance our already superior Member Service as our team will be equipped with new tools.

We began our core conversion process over a year ago when we started looking into software solutions that would enhance our account holders' experiences while also helping us achieve our goals and strategies. While the upgrade will have minimal impact for most members, there may be some minor service disruptions during the weekend of May 29-31. We will post notice of any potential effects on our website. Watch our social media platforms and our website for additional information.

As spring approaches, there is much to be hopeful for. We have a solid financial foundation from which to serve you. As always, we will continue to seek ways to meet you where you are and lift you any way we can. We realize we are not yet through the pandemic, and there are still challenges to come, but if last year proved anything, we are stronger together. You can count on FFCU to be there for you. We appreciate the opportunity to serve you.

Thank you again for your membership and for allowing FFCU to serve you. Sincerely,

Nicholas Cray, President/CEO

Call Us Before You Leave!

With all the fraud that is occurring in today's world, many out of state (or country) credit or debit card transactions may be denied. Call us before you travel so we can indicate a travel notification on your behalf.

HONG KONG

MADRID



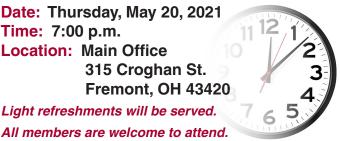
Jennifer Durnwald has been promoted to Accounting Manager effective February 2021. Durnwald has more than 20 years of financial services experience.

Congratulations Jenny!

ANNUAL MEETING REMINDER!

Date: Thursday, May 20, 2021 Time: 7:00 p.m. **Location:** Main Office 315 Croghan St. Fremont, OH 43420

Light refreshments will be served.



SHOLIDAY CLOSINGS

- Monday, May 31, 2021 Monday, July 5, 2021 **Memorial Day Independence** Day
 - Monday, September 6, 2021 Labor Day

Fremont Federal Credit Union Fremont: 419-334-4434 Clyde: 419-547-2348 Port Clinton: 419-573-6310 Woodville: 419-849-2570

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Credit Union





Thinking about purchasing your home sweet home? Thanks to the Welcome Home Program, you may be eligible.





Attention: Youth and Teens April is National CU Youth Month!

Every child dreams about their future. Some of those dreams may require

money to come true. How do you help your children achieve their dreams? One way is to help them learn how to save their money.

In April, Fremont Federal Credit Union is celebrating Youth Month, which is a program that helps teach and encourage kids to develop good financial habits. Every member under the age of 18 who makes a deposit during the month of April will be eligible for fun giveaways and gifts. Kids, be sure to enter to win local and national prizes and cash! Help us reach our goal of \$10,000 in deposits from our youth members!

Don't have a Dollar Dog or Cha-Ching account yet? Youth week is the perfect time to sign up! We'll have special gifts for new youth members. We look forward to seeing you!



We ARE IMPROVING OUR TECHNOLOGY TO BRING YOU BETTER BANKING!

> Watch our website and social media outlets for upcoming information.



Bring your personal financial documents from home and Allshred will shred them onsite in our parking lot (5 bag limit)