

MEMBER CONNECTION

"Committed To Excellence"



President's Letter

from Tony Camilleri

It's been said that "if you love what you do, you'll never work a day in your life"—I won't go so far to say that it hasn't been work, but it certainly has been my pleasure to lead Fremont Federal Credit Union for the past 22 years.

Our financial landscape has many peaks and valleys that required fluid and fast response to our market areas during my tenure. While the decisions were mine to make, the team of professionals at Fremont Federal delivered the directives. To the FFCU staff and management team, I express my appreciation for the confidence extended and the support you have shown.

In addition to the FFCU team, it has been my honor to work with our Board of Directors. Faces of board members have changed over the years, but each has dedicated countless hours to serving our organization and our membership's needs.

It has been a privilege to represent our credit union within our community. I have been enriched by serving on boards and committees for organizations such as the Ohio Credit Union League, Terra State Community College Board, the Credit Union Chapter of Alliance, and the YMCA Board of Directors.

Lastly, I wish to thank the members of Fremont Federal Credit Union; we have grown substantially over the past 22 years—both in assets and in membership. Your support of the credit union is unparalleled, and I have appreciated the challenges of growing with you.

My years serving as your President and CEO have been most rewarding, and I am deeply honored to have been able to experience the decisive personal victories and stories many of our Members have created during my tenure. Success stories of our members thriving and achieving their financial goals carry more than pride for me on a job well done. They have a message of hope—a hope that we at Fremont Federal Credit Union genuinely cares about your family's future and prosperity.

I plan to retire from FFCU effective December 31, 2020, and I am confident the legend of Fremont Federal will continue to provide hope for many more countless families. As I write this last message to you as your Credit Union's President and CEO, I wish you and your family health and happiness this 2021 season and an even brighter future beyond.

With Heartfelt Thanks,,

Tony Camilleri, President / CEO

FFCU WELCOMES NEW PRESIDENT/CEO NICHOLAS CRAY



Fremont Federal Credit Union's Board of Directors recently named Nicholas Cray as the new President, Chief Executive Officer to replace Tony Camilleri, who is retiring after 22 years of service. We want to thank Tony for his many years of dedicated service, and we appreciate his support during this transition.

Please join us in welcoming Nick, who brings more than 20 years of diversified financial executive management experience, most recently as the Vice President of Member Relations and Marketing at AmeriCU Credit Union, a non-profit credit union serving over 140,000 members and \$2.1 billion in assets.

We're So Excited!

COMING SOON UPGRADE

Watch our website and social media outlets for upcoming information.

We are Improving Our Technology to Bring You Better Banking!

HOLIDAY CLOSINGS

- Monday, January 18, 2021
Martin Luther King Day
- Monday, February 15, 2021
President's Day



2021 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, 2020.

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) beginning January 4, 2021. Scholarships will be awarded at our Annual Meeting in May. Please contact Lori Turner at 419-333-2943 for additional information or if you have any questions.

2021 Annual Meeting Notice

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 2020, 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 75 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 SCHEDULED MAY 20, 2021 - 7:00 P.M.

FREMONT FEDERAL CREDIT UNION
315 CROGHAN STREET
FREMONT, OH

WE DO HOME LOANS WITH BI-WEEKLY PAYMENTS!

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

Fremont Federal Credit Union

ASK ABOUT A DEBT CONSOLIDATION LOAN TODAY!

The Nominating Committee consisting of: John Lauer, Dudley Singer and Karen Wagner have nominated present Board Members:



1. Robert Haslinger- Retired, Director of Buildings & Grounds, Terra Community College
2. Maria Ranker – Personal Lines Insurance Advisor, Brown & Brown of Ohio, LLC
3. Jim Yeager – President, The Fremont Flask Company
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 Karen Wagner, 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 200 Credit Union Members. This must be completed and to the Nominating Committee by February 15, 2021.

A ballot for the Board of Directors election will be provided via the April 2021 Member Newsletter, if warranted, to all eligible voting members 30 days prior to the Annual Meeting. Voting will be closed on May 13, 2021 at 6:00 p.m., five business 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.