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## **Fremont Federal Credit Union Replaces Fleet of ATM's**

*Police Called to Scene of Old ATM "Destruction"*

Fremont, OH – When Fremont Federal Credit Union's CFO, Jack Milkie, CIO, Matt Ollom, and Vice-President of Marketing, Joe Tutak, started their day on June 13, 2025, they had no idea they were going to have a run-in with the law.

Last month, Fremont Federal Credit Union (FFCU) began preparations to replace its whole fleet of ATM's (Automatic Teller Machines) across their entire FOM (Field of Membership) service area. Brand new ATM's have been installed in their Fremont East, Fremont West, Woodville, Port Clinton, and Bowling Green Branch locations to complement their stand-alone units at Terra Community College, Kroger-Fremont, and Costco #1007 (Toledo) and Costco #1194 (Perrysburg). With only two locations remaining in Clyde and the Main Office drive-thru, all locations are anticipated to be completely updated by the end of July.

FFCU had long been experiencing difficulties and performance issues with their ATM's for the past year due to the poor service of their previous ATM equipment and maintenance vendor. On April 4, 2025, the credit union was unexpectedly notified that this service provider to FFCU and many other local credit unions officially ceased operations without warning, and the majority of their ATM's had to be shut down within the week.

While this news was shocking to all the affected financial institutions, FFCU already had a head start on pursuing new machines for all their locations, having severed their relationship with that vendor prior to this event and entering into an agreement with a new provider, Dolphin Debit Access (a division of Euronet). Despite equipment and servicing delays that other financial institutions were experiencing, within just a few weeks FFCU was already able to enjoy their first new ATM installation at its new Bowling Green branch location in time for their official grand opening on May 5, 2025.

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To alleviate their members' inconvenience during this time, and until the entire fleet is fully replaced, Fremont Federal Credit Union has been refunding all foreign ATM surcharge fees. That means their members are able to use the ATM of any other credit union or bank and all transaction fees are completely waived or refunded to their account.

With the complete fleet replacement on the horizon, in preparation for this milestone, Tutak had the idea to film a recreation of the infamous "Printer Scene" from the 1999 film *Office Space*. In this scene, the actors took a malfunctioning printer/copier/fax machine out to a field and beat it with a baseball bat due to the frustrations with the machine being a running gag in the movie.

"We recognized the frustrations that the members of Fremont Federal Credit Union had long experienced," said Tutak. "I thought this could be a good, funny, and empathetic way for us to acknowledge our members' feelings, demonstrate that they were shared by us – FFCU's employees, including our leadership – provide an entertaining promotional clip, and announce that help was on the way."

Tutak tasked his marketing coordinator for FFCU, Naija Miller, with producing the quick video to be filmed in the parking lot of the credit union's Operations Building at 321 West State Street in Fremont, the drive-thru for FFCU's Main branch. She wrote the script based on the original Hollywood film, secured all the props, organized the production, shot all the footage, and edited everything into the final video.

One additional important piece that she arranged for was that of a "stunt double" to stand in place of the ATM. "I had the actors beat on the poles outside of the ATM with plastic bats," said Miller. "I knew they wouldn't let me actually beat up a real ATM with real bats, and I knew the plastic bats wouldn't cause enough damage on camera, so Burns Iron & Metal scrapyards down Front Street was gracious enough to let us 'borrow' an old refrigerator so we could film some of the shots in a way that made it look like they knocked over the ATM and started hitting it on the ground just like in the original movie."

In addition to himself, Tutak enlisted Jack Milkie and Matt Ollom to serve as additional actors for the video since the ATM issues affected them and their departments the most. "It was actually quite cathartic," said Milkie. "As CFO, I had been dealing with problems with the ATM's for so long, it was fun to at least pretend to take my frustrations out on one."



Ollom said, “I LOVE the movie, *Office Space*, so I loved the opportunity to try to recreate the scene from the movie. And I’m just glad we’re finally getting the new ATM’s in.”

### **And then the trouble started . . .**

While Tutak, Milkie, and Ollom were beating the old ATM with plastic bats, an anonymous caller contacted the Fremont Police Department to report a “suspicious act.”

“I was dispatched to the Fremont Federal Credit Union located at 321 W. State Street in regards to a suspicious act report,” said Fremont PD Officer Jordan Smith (#702). “An unknown complaint reported [“three men in dress shirts and ties”] with bats were hitting the ATM machine. Upon arrival, I spoke with one of the males in the group, Jack Milkie. Jack advised they work for the bank and were destroying an unused ATM machine.”

“He came out of his cruiser with a big smile on his face, because as soon as he saw us and our expressions, he knew we were legit, but that there was a funny story behind this,” said Tutak. “I said, ‘yes, this gentleman is our CFO; this is our CIO; and I’m the Vice-President of Marketing; we all work here, this is our ATM, and, yes, we are pretending to destroy it’.”

Miller whipped out her cell phone to try to capture the incident. While she was able to film the interactions with Officer Smith, her audio was still set to wireless microphones and they didn’t pick up any audio of the discussions. However, Officer Smith’s reactions were recorded and were quite entertaining.

The police incident did not deter the remainder of filming. The final shots were recorded and edited, and the final video was posted to social media, including YouTube, TikTok, and Facebook.

“We definitely had fun filming the video. But, we’re very excited to have new ATM’s for our members,” said Tutak. “Our continuous investment demonstrates that we deliver the best advice, best service, and best products to promote healthy financial living.”

The completed video is currently available on the [Fremont Federal Credit Union YouTube channel](https://www.youtube.com/watch?v=dE29nQdgl88) entitled, “[FFCU Office Space ATM Scene](https://www.youtube.com/watch?v=dE29nQdgl88),” or directly at: <https://www.youtube.com/watch?v=dE29nQdgl88>.



**About Fremont Federal Credit Union**

Since 1946, Fremont Federal Credit Union has been dedicated to promoting healthy financial living in the communities it serves. As a financial cooperative, members own and govern the organization. Membership is open to anyone who lives, works, worships, or attends school in Sandusky, Ottawa, Seneca, Wood, Hancock, Lucas, and Fulton counties. With no outside shareholders, profits are reinvested into the credit union, offering members lower rates and fees. Community involvement is at the heart of Fremont Federal Credit Union, which actively supports local initiatives through sponsorships and donations. The mission is to provide the best advice, service, and products to help members achieve financial well-being. Learn more at [fremontfcu.com](http://fremontfcu.com).

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*We Deliver the **Best** Advice, **Best** Service, and **Best** Products to Promote Healthy Financial Living.*