



315 Croghan Street  
 Fremont, OH 43420-8208  
 Phone: 419-334-4434  
 Fax: 419-334-7883  
 www.fremontfcu.com

## WELCOME TO YOUR CREDIT UNION

**Fremont Federal Credit Union** is not just another community financial institution. We offer our members a unique experience defined by our owners — you. Take a look at the benefits you'll automatically enjoy just for being a member of our credit union.

**You're an owner.** Fremont Federal Credit Union is not owned by one person or organization — it's governed by you, its members. There are no outside shareholders and profits to worry about. Earnings are returned right back to our members in the form of lower rates and fees. You can always count on higher returns on your deposits.

**First in service.** Our commitment to service sets us apart. As a member of Fremont Federal Credit Union, you are an owner - and we treat you that way. Always feel free to call us, or stop in, if we can be of any service to you.

Sincerely,

Anthony Camilleri  
 President / C.E.O.

### CREDIT UNION HOURS

Monday .....	8:30 a.m. to 5:00 p.m.
Tuesday .....	8:30 a.m. to 5:00 p.m.
Wednesday .....	8:30 a.m. to 5:00 p.m.
Thursday .....	8:30 a.m. to 6:00 p.m.
Friday .....	8:30 a.m. to 5:00 p.m.
Saturday .....	8:30 a.m. to Noon

**Main Office**  
 315 Croghan Street  
 Fremont, Ohio 43420  
 419-334-4434

**Main Office Drive-Up**  
 321 West State Street  
 Fremont, Ohio 43420  
 419-334-4434

**Clyde Branch Office**  
 1027 E. McPherson Hwy  
 Clyde, Ohio 43410  
 419-547-2348

**West Branch Office**  
 2374 West State Street  
 Fremont, Ohio 43420  
 419-334-4434

**East Branch Office**  
 1457 East State Street  
 Fremont, Ohio 43420  
 419-334-4434

**Woodville Branch Office**  
 801 West Main Street  
 Woodville, Ohio 43469  
 419-849-2570

www.fremontfcu.com  
 We are part of the CU Service Center Shared  
 Branching Network



## ATM LOCATIONS

For cash in a hurry, use any of our many convenient locations. You have access to your checking and savings accounts with your VISA Check Card or ATM Card. We are also part of the Alliance One ATM Network where you can access your account and withdraw funds surcharge free. Transaction fees may still apply. Use your card at any Cirrus, Jeanie or Money Station network ATM around the world.

### ATM Locations

West Branch (Drive-Up) 2374 West State Street Fremont, OH 43420	Woodville Branch (Drive-Up) 801 West Main Street Woodville, Ohio 43469	Rite Aid 21991 West State Route 51 Genoa, Ohio 43430
Terra Community College 2830 Napoleon Road Fremont, OH 43420	Memorial Hospital 715 South Taft Avenue Fremont, OH 43420	Rite Aid 306 West Water Street Oak Harbor, Ohio 43449
East Branch (Drive-Up) 1457 East State Street Fremont, OH 43420	Main Office (Drive-Up) 321 West State Street Fremont, Ohio 43420	Murphy's Gas Station* Located at the Wal-Mart Complex North State Route 53 Fremont, OH 43420
ABC Inoac Exterior Systems, LLC 1410 Motor Avenue Fremont, Ohio 43420		Clyde Branch 1027 E. McPherson Hwy Clyde, OH 43410

Find the nearest Alliance One ATM at our web site:  
[www.fremontfcu.com](http://www.fremontfcu.com) or [www.allianceone.coop](http://www.allianceone.coop)

Use Alliance One ATMs surcharge free as a benefit of membership with Fremont Federal Credit Union. Transaction fees may still apply. \*Murphy's Gas Station ATM is not part of the Alliance One ATM network.

## ONLINE BANKING, TELEPHONE SERVICES AND MOBILE BANKING

Your account information is at your fingertips with Online Banking. You can access Online Banking through your personal computer at [www.fremontfcu.com](http://www.fremontfcu.com)

Use Online Banking to:

- ✓ Check account balances
- ✓ Transfer funds between accounts or to another member's account
- ✓ View transaction history
- ✓ Print copies of your cleared checks
- ✓ CU Alerts
- ✓ Tax Information
- ✓ Pay your bills
- ✓ Register for Mobile Banking

**Online Bill Pay** is a quick, safe and convenient method of paying everything from insurance to utility bills. By authorizing direct electronic debits from your checking account, you can pay bills without having to write a single check. Access our free Online Bill Pay through our Online Banking site. Note: We must set you up and issue a temporary password the first time you use Online Banking.

### Toni-the-Teller

Use your touch-tone phone to access your accounts 24-hours a day with our Toni-the-Teller voice response system. Follow the prompts and set your own password the first time you use Toni. Check account balances, transfer funds, retrieve loan information and much more. Call Toni at (419) 334-1376 or 1-800-642-TONI (8664).

**Mobile Banking** is available for your iPhone, Android, and Blackberry.

- ✓ **Fast.** Check balances and transfer funds within seconds.
- ✓ **Secure.** Layers of protection to safeguard your information.
- ✓ **Free.** There is no charge from FFCU.\*
- ✓ **Convenient.** ATM and Shared Branching locator.

\*Standard data rates from your wireless supplier still may apply.

## PAYROLL DEDUCTION & DIRECT DEPOSIT

### PAYROLL DEDUCTION

Payroll deduction is the easy, painless way to pay yourself first and add regularly to your savings account. This was one of the main reasons your employer endorsed your credit union.

Many credit union members have found payroll deduction the most convenient and time-proven method of building a savings account.

Money is deducted from your payroll check each payday in an amount specified by you. The employer handles the transaction automatically and sends the deposit directly to your credit union. Once here, we credit the amount to YOUR own account(s) as you have previously designated — and you are on your way. No matter where you are on payday, your money will be in your credit union account for you.

The funds accumulated collect a generous dividend each quarter and the money is always available to you.

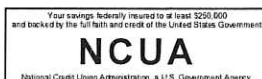
### DIRECT DEPOSIT

It pays to know that it is now possible to have certain checks easily and automatically deposited to your account(s).

Our direct deposit service eliminates risks since the social security, pension, or other check(s) you are presently receiving can be credited to your account without delay each month.

Deposits can be made to savings and/or checking accounts, according to personal preference. In any case, your money will be safely tucked away for you, earning interest until you use it.

Why not start your account with us soon? We'll make all the arrangements for you and provide you with the necessary forms to ensure proper handling of your checks when they arrive.



## LOANS OF ALL TYPES

When it comes to loans, we have everything you could ask for!

**Home Loans** — buying your first home, refinancing your current home or consolidating bills, Fremont Federal Credit Union has the right solution for you. We handle pre-approvals, purchase, refinance, construction and bridge/blanket home loans. Let us help you with your budget.. make your monthly house payment through direct deposit, online banking and payroll deduction!

**Personal Loans** — we offer any shape and size you may need. We can put you in that new or used auto, set you up with the boat or RV you've always wanted, consolidate debt with a home equity, update with a home improvement and education loans for private school tuition and student loans. Our Quick Cash Loan is designed for those unexpected things like car repairs, medical bills or smaller purchases. Get a rate discount on our Personal Loans when you set up your monthly payment to draw automatically from your Fremont Federal Credit Union checking account.



## SAVINGS, SHARE CERTIFICATES AND INSURANCE COVERAGE

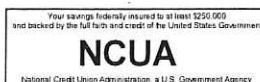
Pay yourself first with a savings account! Set up direct deposit and payroll deduction and start building that nest egg. We'll help you get into a routine and budget to begin building wealth. We can discuss your particular savings goals and help recommend a savings plan that best fits your particular needs.

We also offer Christmas Club and special club accounts that provide you with a system to budget for the holidays, vacation or other purposes.

A Money Market Savings Account combines the liquidity of a savings account with limited check writing privileges. Your account earns a higher interest rate than a regular savings account.

Share Certificates are offered starting at 6 month terms all the way to 60 month terms. A minimum deposit of \$1,000.00 is required to open a Share Certificate. We're proud that our Share Certificates pay some of the highest dividends in our community. We offer Share Certificates to our Youth members with a minimum deposit of only \$500.00.

All of our deposit accounts are insured through the NCUSIF (National Credit Union Share Insurance Fund) for \$250,000 per ownership type.



## CHECKING ACCOUNTS WITH OVERDRAFT PRIVILEGE PAY

**E-Checking** is perfect for those who enjoy the convenience and flexibility of banking anytime, anyplace using ATMs, telephone banking and internet banking. We send your statement to any e-mail address you provide and we pass the cost savings on to you with no monthly maintenance fees. A minimum balance in your savings of \$25 and an e-statement is required with this type of checking account.

**Regular Interest Checking** is for those that keep more in their savings, or other deposit accounts and want their money to work for them by earning interest on all funds. Maintain \$250 in your savings or \$1,000 in a Share Certificate, IRA or in this checking and your monthly maintenance fee of \$5 is waived. E-mail statements are available and encouraged but not mandatory with this type of checking account.

**Premier Checking for Members Age 50 or Better.** You've been a member a long time and you should be rewarded with special discounts and benefits. No minimum balance requirements, no monthly maintenance fees AND all your funds on deposit earn interest. Two free boxes of personalized standard Premier checks are provided each year. Enjoy a .10 basis point rate bonus on Share Certificates — excluding Jumbo CDs or promotional specials. One no fee money order and official check per month.

All of our consumer checking accounts come with **Overdraft Privilege Pay** for those accounts in good standing and have been opened at least 90 days. With Overdraft Privilege Pay we may honor a check(s) and overdraw your checking account up to \$500. We will deduct our normal overdraft charge of \$25 per item. Overdraft Privilege Pay covers ATM and Debit Card withdrawals also. Simply make a deposit to cover the overdraft in your checking account within 15 days of the overdraft. Overdraft Privilege Pay can help you cover those bills that are due now, but just don't synch up with your pay periods. Overdraft Privilege Pay is available for personal or household use only and is a discretionary service offered by our credit union. Members must Opt In to use our Overdraft Privilege Pay service.

Another great feature of our checking accounts is a .25% rate discount on all direct consumer loans with auto-debit from your checking account. That's right! We reward you for your relationships... and this could save you hundreds of dollars over the course of your loan.

Move your checking to use from another financial institution and receive your first order of checks free! Stop in or go online to [www.fremontfcu.com](http://www.fremontfcu.com) for an Easy Switch Kit.