

MEMBER CONNECTION

“Committed To Excellence”



President's Letter

from Tony Camilleri

As one year has come to an end and a new one is upon us, I find myself reviewing the year in my mind. 2014 was an incredible year for Fremont Federal Credit Union! Our membership increased, our loan and deposit volumes were healthy and we were able to help many members of our community make sensible financial decisions. Being able to assist so many people is what motivates all of us at Fremont Federal.

This past spring, we were able to open a drive-thru and ATM in Downtown Fremont. After searching for a location for our newest office and Operations Center, we were thrilled to finally find a suitable spot at 321 W. State St. It has been a welcome addition and convenience to our members and the community in general.

We were also excited to unveil a new Online Banking system to our members. With this new program, you are able to reset your own password online, identify transactions by store or restaurant icon and utilize a new Financial Management Report program, among other features. This new program makes banking at your fingertips easier than ever before!

Fremont Federal Credit Union will continue to grow and improve throughout the new year. We have some exciting automated programs that we plan to roll out in the first quarter. We also are looking forward to opening a new office in Clyde sometime this year to better serve our members in the south eastern section of the county. Further information about this will come in the next few months.

In closing, I would like to wish each of you a prosperous New Year. Thank you for your continued support of Fremont Federal Credit Union. We appreciate your business and value the trust you have instilled in us.

2015 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, 2014.

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 2, 2015. Scholarships will be awarded at our Annual Meeting in May. Please contact Angie Chlosta at 419-333-2931 for additional information or if you have any questions.

Additional Scholarship opportunities will be available through the Northwest Ohio Credit Union Outreach Alliance.

2015 ANNUAL MEETING NOTICE

The Annual Meeting for Fremont Federal Credit Union members will take place on May 14, 2015 at 7:00 p.m. at our Main Office, located at 315 Croghan St. in Fremont, OH.

The Nominating Committee consisting of: John Lauer, Ken Myers and Juanita Sanchez present the three incumbent Board Members: **Robert “Red” Haslinger** – Retired, Terra State Community College / joined the board in 1991; **Jim Yeager** – President, The Fremont Flask Company / joined the board in 1996; **Maria Ranker** – Account Manager, O.E. Meyer Company / joined the board in 2006, for the three vacant Board of Director positions.

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2015 Annual Meeting Notice continued. . .

The Nominating Committee will accept additional nominations from any member that may be interested. Those interested must contact Juanita Sanchez, Chairperson 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 160 Credit Union Members. This must be completed and to the Nominating Committee by February 13, 2015.

A ballot for the Board of Directors election will be provided via the April 2015 Newsletter, if warranted, to all eligible voting members 30 days prior to the Annual Meeting. Voting will be closed on May 7, 2015 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.

HOLIDAY CLOSINGS

THURSDAY, JANUARY 1, 2015
New Year's Day

MONDAY, JANUARY 19, 2015
Martin Luther King Day

MONDAY, FEBRUARY 16, 2015
Presidents' Day

DID YOU KNOW

Our new Online Banking system is officially live! We are excited to offer you this upgraded program for your convenience and security.

With our new system, you are now able to:

- Reset your password online
- Do a specified transaction search
- Easily identify transactions by store or restaurant icons
- Schedule transfers to occur on a future date or regular basis
- Use a Financial Management Report program
- Benefit from a customizable Dashboard
- Obtain balances, transfer money, make payments with ease at your fingertips

Online Banking is an easy way to manage your account whenever, wherever you would like. With Online Banking, your computer can become your own private branch.

Did you know that we also offer free Mobile Banking to our members on their iPhone, Android and Blackberry? Banking is even easier and more convenient when done from the palm of your hand!

- **Fast** - Check balances and transfer funds within seconds
- **Secure** - Layers of protection to safeguard your information
- **Convenient** - ATM and Shared Branching locator

If you ever have questions, please feel free to stop into any of our offices or call us at 419-334-4434.

