

# MEMBER CONNECTION

## "Committed To Excellence"



## President's Letter

from Tony Camilleri

Christmas is over and all of the surprises and excitement are done...right? WRONG! We have a surprise for you! Our members have asked for it and we have listened. We have been searching for a workable and feasible location for over a year and we found the perfect spot. It's finally going to happen.

Have I built enough suspense? Are you wondering what I'm talking about? Fremont Federal Credit Union is opening a drive-thru and a drive-up ATM downtown! You asked for it and it is coming! We have purchased the NBOH building, located at 321 W. State Street, at the corner of State and Arch Streets. Our plan is to open this satellite facility during the first quarter of 2014.

We are excited about the opportunity this will provide to you, our members. The addition of the drive-thru and ATM will make conducting your financial business even more convenient. After so much planning, it's gratifying to offer this solution to our membership.

It's rewarding to be part of the solution for Downtown Fremont knowing that this purchase will help build up the area and will allow for the functional use of a building that otherwise may have been left vacant. We take our role and responsibility as a downtown business owner seriously and are thrilled to bring additional business to the downtown area.

As we reflect on 2013, your friends at the credit union would like to say THANK YOU to each of you, our members, for allowing us to serve you and your financial needs. YOU are the reason we are here; you are the reason we are successful! Please let us know whenever we can be of assistance.

Happy New Year to you and your loved ones! Your friends at Fremont Federal Credit Union wish you a healthy and prosperous year.

### 2014 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, 2013.

#### **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, 2014. 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 Chapter of Credit Unions.



# 2014 ANNUAL MEETING NOTICE

The Annual Meeting for Fremont Federal Credit Union members will take place May 8, 2014 at 7:00 p.m. at our Main Office, located at 315 Croghan St. in Fremont, OH. The Nominating Committee consisting of: Robert "Red" Haslinger, Maria Ranker and Jim Yeager, has nominated present Board Members: **John Lauer** – Retiree, Fremont City Auditor, Fremont City Treasurer for 14 years and Sohio/BP after 38 years; **Dudley Singer** – Certified Public Accountant, Owner of local downtown business D. Frederick Singer & Associates and lifetime Fremont resident; **Karen Wagner** – Part time employee of Sandusky County Board of Elections and served as a member of Fremont City Council for 23 years, 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 Robert "Red" Haslinger, Chairman 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 12, 2014.

A ballot for the Board of Directors election will be provided in the April 2014 statement, if warranted, to all eligible voting members 30 days prior to the Annual Meeting. Voting will be closed on May 1, 2014 at 6:00 p.m., five 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.

## Visa Olympic Winter Games NATIONAL PROMOTION



Use your Fremont Federal Credit Union Visa between January 1 and February 28, 2014 to be automatically entered for a chance to win a trip to see the winter sports of the Olympic Games beginning in 2018, for life! Visit fremontfcu.com for details.



Looking for a credit card with rewards? Fremont Federal Credit Union has just the card for you! Our Visa and MasterCard offer ScoreCard Rewards. Earn valuable Bonus Points when you use your ScoreCard Rewards Card.

- Thousands of items available
- Top brand names like Apple®, Dyson® and Sony®
- Free shipping
- Redeem 24/7 online via fremontfcu.com

Are you carrying balances on one or more credit cards? Transfer that balance to a Fremont Federal Credit Union Visa or MasterCard. We offer NO BALANCE TRANSFER FEES – just another way we are looking out for you!



*"No money in your account? But look at all the checks you still have in your checkbook!"*

## FREEDOM TO CHOOSE

With Fremont Federal Credit Union, you have the freedom to choose how you manage your checking account. We offer a variety of options: Mobile Banking, Online Banking, debit card, ATM, Toni-the-Teller or our teller windows. Banking the way you want it...at Fremont Federal Credit Union.