

MEMBER CONNECTION

"Committed To Excellence"



President's Letter

from Tony Camilleri

One of the benefits of being a Fremont Federal Credit Union member is that we are able to take advantage of the credit union tax exempt status. If you are like many members, you may not even realize that credit unions are tax exempt and may not understand exactly what that means for you.

Fremont Federal Credit Union is member owned. We do not have stockholders that we pay dividends to or paid directors that collect a salary. Our Board of Directors is comprised of community members who volunteer their time to serve on our board.

We are a not-for-profit organization, which means we are able to return our earnings to our members in the form of lower rates on loans, higher returns on savings accounts and lower/fewer fees across the board. In fact, for every \$1 of our tax exemption, credit unions return \$10 to consumers in the form of better rates and lower fees!

In Washington, Congress is working on a tax reform proposal that jeopardizes our tax exempt status. They are taking a "wipe the slate clean" approach and are wiping out tax exemptions on over 400 entities, including credit unions. Because of this approach, credit unions must now re-affirm our exempt status or the exemption will be eliminated completely. If we lose our tax exemption, credit union members everywhere can expect to pay higher fees and higher interest rates on loans. Simply stated, we will no longer be able to offer you the same financial benefits that you currently enjoy.

Now is the time for us to stand up and be heard! So far, more than 3,000 messages from Ohioans opposing the removal of our tax exempt status have been sent to Congress, but millions are needed for us to be successful. We are asking our employees, Board members and all of our membership to take action now! **Please consider taking 3-5 minutes to send a pre-written message to members of Congress. Visit www.DontTaxMyCreditUnion.org to make your voice heard!** To find a link to this site, please visit our Fremont Federal Credit Union website at www.fremontfcu.com. We want Congress to understand that credit unions are here to save our members money. A tax on credit unions is yet another tax on 96 million Americans. PLEASE let Congress hear loud and clear that removing our tax exempt status is not an option! The time is now to band together and fight for what we believe in!



The verandah on the home of President Rutherford B. Hayes is the stage for these FREE Outdoor concerts.

Each Wednesday night event begins with a 6:45 p.m. ice cream social; music starts at 7 p.m.

Bring your own seat!

June 12

Fostoria Community Band

June 26

Honey Creek Preservation Band

July 10

Cottonwood Jam String Band

July 24

Musician/Vocalist Kerry Clark

Aug. 7

Gary Jones, winner of 2012
Fremont's Got Talent

Aug. 21

North Coast Big Band



419-332-2081
www.rbhayes.org



Congratulations

TO THE FOLLOWING FREMONT FEDERAL CREDIT UNION SCHOLARSHIP RECIPIENTS!



Presenting the awards are Anthony Camilleri, President/CEO and John Lauer, Chairman of the Board of Fremont Federal Credit Union

Isaac Prunty

Clyde High School

Leah Binsack

St. Joseph Central Catholic High School

Jacob Eishen

Ross High School

Matthew Macielewicz

St. Joseph Central Catholic High School

These graduating seniors have each been awarded a \$1,000 scholarship in recognition of their academic excellence and outstanding achievements. We are proud of you and appreciate your membership in our credit union. Best of luck in all your future endeavors!

HOLIDAY CLOSINGS

THURSDAY, JULY 4, 2013

Independence Day

MONDAY, SEPTEMBER 2, 2013

Labor Day

MONDAY, OCTOBER 14, 2013

Columbus Day

HEADING TO COLLEGE?

Don't close your Fremont Federal Credit Union membership; take us with you!

Accessing your accounts has never been easier!

- FREE Mobile Banking: the convenience of banking anytime, anywhere
- FREE Online Banking: access your accounts any time of the day or night from the convenience of your computer
- Shared Branching: over 5,100 credit union branches all across the country
- Alliance One ATM Network: the freedom to use many ATMs across the U.S. with fewer fees
- FREE Visa Debit Card: leave your checks and cash at home; enjoy the convenience of your Visa Debit Card
- Visa or MasterCard: no annual fees; no cash advance fees; no hidden rate increases; no over the limit fees
- FREE E-Statements: receive your checking account statements via e-mail

VACATION LOAN

Need a summer escape? A Vacation Loan from Fremont Federal Credit Union can help!

- \$2,500 - \$5,000
- Stress-free repayment terms
- Available now through September 2, 2013

AUTO LOAN

Get the ride – and the rate – that leave your heart racing! Get approved BEFORE you head to the dealer! Pre-approval at Fremont Federal Credit Union:

- Competitive Rates
- Local Decision Making
- Credit Life & Disability
- GAP Insurance
- Warranties