

# MEMBER CONNECTION

## "Committed To Excellence"



## President's Letter

from Tony Camilleri

One of the best parts about working at Fremont Federal Credit Union is that we have the opportunity every day to help people. Whether its people interested in purchasing a car or boat, borrowing money for a vacation or getting a home equity loan to remodel the kitchen, we are here. I keep saying this because I believe it...we are not successful unless YOU are successful.

At Fremont Federal Credit Union, we offer a full line of financial products and services to meet your needs. From mortgages to credit cards, we have it all. Did you know that our Visa and MasterCard offer a rewards program? Through our ScoreCard Rewards, card holders can earn points for every qualifying net dollar that they spend on their credit card. Points can be redeemed for many different items such as merchandise, airfare and hotel packages. Our ScoreCard program has it all!

If you've been thinking about shopping for a new checking account, we may have just what you are looking for to fit your needs. Do you want an account that will give you the flexibility of banking anytime, anywhere? We've got that. How about an account that pays interest? We have that, too. Are you age 50 or better and would like a checking account with a few perks? We have that covered as well. At Fremont Federal, we offer several different types of accounts. In fact, all of our checking accounts include a free debit card, free unlimited Bill Pay and Online Banking, free check copies, unlimited check writing and much more.

We also have loans to fit all of your needs: auto, motorcycle, boat, RV, personal, education, home equity, construction, mortgage and even small business loans. If you need it, we've got it. This year, we were able to help 15 members purchase their new home with grant funds from the Federal Home Loan Bank of Cincinnati, awarding a total of \$75,000 in grant money! With our loans, we also offer the convenience of making payments automatically, at our teller windows, through Mobile and Online Banking.

At Fremont Federal Credit Union, we want to be your primary financial institution. Stop in, call or visit our website to see all that we have to offer. Think of us as both your credit union and your partner for financial success.

## NOW OPEN

The Fremont Federal Credit Union Main Office Drive-Thru and ATM are open for business! The new facility, located in Fremont at 321 W. State St. at the corner of State and Arch streets, features two drive-thru lanes and a 24 hour drive-up ATM. The building also houses our Operations Center.

Drive-thru hours are as follows: Monday, Tuesday, Wednesday and Friday - 8:30 a.m. to 5 p.m., Thursday - 8:30 a.m. to 6 p.m. and Saturday - 8:30 a.m. to noon. We will continue to offer complete financial services at our other three offices in Fremont and our office in Woodville as well.





# 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

**Samantha Rhineberger**  
Clyde High School

**Allison Wank**  
Woodmore High School

**Bridgette Fulwider**  
St. Joseph Central Catholic High School

**David Detwiler**  
Fremont Ross 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

**FRIDAY, JULY 4, 2014**  
**Independence Day**

**MONDAY, SEPTEMBER 1, 2014**  
**Labor Day**

**MONDAY, OCTOBER 13, 2014**  
**Columbus Day**

## WHAT'S THE BEST WAY TO BUY A CAR?

*Get approved BEFORE you shop!*  
*Pre-approval at Fremont Federal Credit Union means:*

- Fast, local decision making
- Competitive rates
- Credit Life and Disability
- GAP Insurance
- Warranties

### FINANCIAL FIVE - TIPS FOR CAR SHOPPING

1. DO YOUR HOMEWORK - Zero in on the type of car you think you'll buy before you actually start shopping. To help narrow the field, ask important questions like: What size vehicle do I need? What features are essential? How much can I spend?
2. BE WILLING TO WALK AWAY - If a deal sounds too good to be true, it likely is. Don't be caught in a pressure situation to buy. Always be willing to walk away from a deal that leaves you asking questions.
3. HAVE USED CARS CHECKED OUT THOROUGHLY - If you are interested in a used car, have the vehicle checked by a diagnostic mechanic.
4. HAVE YOUR FINANCES IN ORDER - Before you start shopping, stop into your credit union to get pre-approved for a loan. Pick the term and payment that is comfortable for you.
5. THINK LONG TERM - Making a major purchase will likely have a short term impact on your credit. If you are planning on making another major purchase within a year, consider the impact on your ability to garner financing and at what interest rate.

SOURCE: Content in part from Ohio Credit Union League Monthly Talking Points

## 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 1, 2014