

MEMBER CONNECTION

“Committed To Excellence”



President's Letter

from Tony Camilleri

I recently spoke to a long-time Fremont Federal Credit Union member who was saying how appreciative he was that we were able to help him “get back on his feet”. He recounted to me when and why he first joined our credit union. The company he worked for closed their doors and he was not able to get a loan, until he came to us. We lent him the money he and his wife needed. After that, they brought all of their business to us.

A few years ago, we reviewed their debt portfolio and consolidated their bills. Because of that, they were able to pay their debt off in a much shorter length of time than was originally expected. This member is so proud that he and his wife are finally able to put money in their savings account on a regular basis.

To listen to him speak so passionately about Fremont Federal Credit Union and our staff was truly humbling. Stories such as this are why we are in business. We are here to help our members and our community to not only succeed with their financial goals but to thrive as well.

We understand that people are still trying to get on their feet after some very challenging times. I am happy to say that Fremont Federal Credit Union still has millions of dollars to lend! If you are in need of a new or used automobile, stop by the credit union to get preapproved before you begin looking. This can make your car shopping experience much more enjoyable and much less stressful. Our auto loans offer competitive rates with the convenience of fast, local decision making. We also offer GAP insurance for a very affordable price, credit life and disability and warranties.

What credit card are you carrying in your wallet? If it is not a Fremont Federal Credit Union Visa or MasterCard, you may be paying senseless fees. Our credit cards have no annual fees, no cash advance fees and no balance transfer fees attached to them. Unlike some of those “big credit card companies”, we don't fee you just because we feel like it. We just don't believe in doing business that way. We also offer ScoreCard Rewards on our credit cards where you are able to earn points that can be redeemed at any time.

Helping people is our passion! We want you to think of Fremont Federal Credit Union as your partner for success! All of our product line, from our checking and savings accounts to our credit cards and our many loan options are designed to save you money and help you feel confident about the financial decisions you are making. We want to make your life easier; we are here to help. Please call us or stop by if we can be of service to you.

ICU DAY EVENTS:

- ◆ Shred for Safety Day on Thursday, October 18 from 4-6 p.m. at our West Branch Office, located at 2374 W. State St., Fremont
- ◆ Refreshments in all offices on October 18 as well as coloring pages for the kids all week



Four Ways to Improve Your Credit Score Quickly:

Obtain a credit card

- Keep a credit card for minimal purchases that you can pay off monthly. If you do not qualify for a regular credit card, consider a secured credit card from a credit union, and look for a card that reports to all three credit bureaus.

Pay down existing debt

- Paying off installment loans (i.e. mortgage, auto, and student loans) can help your scores but not as dramatically as paying down, or paying off, credit cards. Lenders like to see a gap between the amount of credit used and available credit. Balances below 30% of the credit limit on each card can really help; balances below 10% are even better.

Increase your credit limit

- Your score might be lower than it should be if your lender is showing a lower credit limit than you have. The quickest way to correct this problem is to inquire through your lender. Ask them if they report your actual limit, and/or if your credit limit can be raised.

Correct errors

- Credit scores are calculated based on information in your credit report, so errors can really cost you. Not everything that is reported in your files matters to your scores. The information worth the effort to correct includes late payments, charge-offs, and collections.

*Source: Ohio Credit Union League Monthly Media Talking Points September 2012

HOLIDAY CLOSINGS

MONDAY, OCTOBER 8, 2012

Columbus Day

MONDAY, NOVEMBER 12, 2012

Veterans Day

THURSDAY, NOVEMBER 22, 2012

Thanksgiving Day

MONDAY, DECEMBER 24, 2012

**Closing at Noon
Christmas Eve Day**

TUESDAY, DECEMBER 25, 2012

Christmas Day

**We will be open all day on Monday, December 31 for New Year's Eve Day*

HALLOWEEN STOCKING:



• Attention Dollar Dog Kids Club Members:

Enter to win an 8 foot Halloween stocking filled with goodies. Each office will have a winner!

Winners will be notified on Friday, October 26th.

Christmas Club Accounts will transfer to your checking or savings on Monday, October 1, 2012.

DON'T HAVE A CHRISTMAS CLUB YET? Our tellers can quickly open a Christmas Club account for you at their window. You can also set up a payroll deposit to start saving for next year! It's quick and easy!