

# MEMBER CONNECTION

## "Committed To Excellence"



## President's Letter

from Tony Camilleri

Is this cold weather ever going to end? It seems like Mother Nature cannot make up her mind. I still like to keep an open mind that spring is just around the corner and I'm optimistic that better weather is on its way. And with the upcoming warmer season comes spring cleaning both inside and outside your house. Are you thinking about tackling some of those

home improvement projects that you've put off for so long? Maybe you've realized that your growing family has outgrown your current living space and you are looking into buying a new house, or your children are no longer living at home and it's finally time to shop for that retirement home that you've always dreamed of.

Plans such as these are exciting, but they take money to achieve them. That's where your family at Fremont Federal Credit Union come in. I say family because that's how we operate. We are a financial cooperative. We pool our resources together to benefit and help each other; just like a family. As a credit union, we've been a financial partner of choice for our members for over 70 years. Today, we value the foundation of that trust by continuing to honor the credit union creed of "People Helping People" and keeping our central focus on our members, like you, and the communities we serve. The good news is that we have money to lend for home improvements and new homes. We can help make your financial dreams come true.

That house you're considering purchasing may qualify for a grant of up to \$5000 toward your down payment and closing costs through the Welcome Home program. Call Ron Grindle, Mortgage Loan Originator, at 419-333-2934 to see if you qualify. These funds are available for a limited time on a first come, first served basis.

We still measure our success by helping one member at a time to better their financial lives regardless of how much we grow. We are your financial family who will always be there for you when you need us! As part of the Fremont Federal Credit Union family, you can count on us for the help you need through all life's events. Your continued support of the cooperative makes Fremont Federal Credit Union the financial institution of choice for people in all of Sandusky, Ottawa Counties and parts of Seneca and Wood Counties. As a credit union, our commitment to you and to the communities we serve is to continue to provide you exceptional value, convenience, and the highest possible level of service each and every day. Thank you for choosing Fremont Federal Credit Union!

## Annual Meeting Reminder

**Date:** Thursday, May 10, 2018

**Time:** 7:00 p.m.

**Location:** Main Office  
315 Croghan St.  
Fremont, OH 43420

Light refreshments will be served.  
All members are welcome to attend.

## Feeling Trapped by the Interest on Your Current Credit Cards...

Transfer to Our  
Low Fixed Rate  
FFCU VISA® or  
MasterCard®

**Our Cards Have  
Many Benefits:**

- ▶ No Cash Advance Fees
- ▶ No Balance Transfer Fees
- ▶ No Annual Fees
- ▶ No "Just Because" Fees
- ▶ ScoreCard Rewards

*Consolidate all your cards into  
ONE low monthly payment!*



We Can Help You Reduce Your Debt  
& Establish Good Credit

419.334.4434 | www.fremontfcu.com

Membership Eligibility Required

Federally Insured by NCUA

## SHRED FEST!

Thursday, April 19, 2018  
from 4:00-6:00 p.m.

Woodville Branch | 801 W. Main St.  
For more information: 419.334.4434

Bring your personal financial documents from home and Allshred will shred them onsite in our parking lot

\* (5 bag limit).



### HOLIDAY CLOSINGS

**Memorial Day**  
• May 28, 2018

**Independence Day**  
• July 4, 2018

**Labor Day**  
• September 3, 2018



# Youth Month



## Attention: Youth and Teens

Every child dreams about their future. Some of those dreams may require money to come true. How do you help your children achieve their dreams? One way is to help them learn how to save their money.

In April, Fremont Federal Credit Union is celebrating Youth Month, which is a program that helps teach and encourage kids to develop good financial habits. Every member under the age of 18 who makes a deposit during the month of April will be eligible for fun giveaways and gifts. Kids, be sure to enter to win local and national prizes and cash!

The theme this year is "The Science of Saving," showcasing fun, sci-fi-inspired characters. Science has proven that if you start with small goals, saving your money can become a regular habit. This year's Youth Month inspires children to begin saving the money they earn so they can attain their dreams of a happy future. The whole month of April, youth will have the opportunity to go on safari as Fremont Federal Credit Union celebrates National Credit Union Youth week™.

If you don't have a Dollar Dog or Cha-Ching account yet, Youth Week is the perfect time to sign up! We'll have special gifts for new youth members. We look forward to seeing you!

**Get Pre-Qualified for a new home.  
Call us for a free consultation!**



The real estate market is heating up and time is money. Low interest rates are good news for homebuyers looking to get into the market. Fremont Federal Credit Union can save you money, whether you want to purchase a new home or lower your payments by refinancing.

## Financing & Getting Pre-Approved

Because you are a Credit Union member, we make sure you get the most for your money. We help you understand the loan process, avoid mistakes and guide you to the loan you need. We have very competitive rates, extremely low closing costs, fast turnaround times and professional service. We're here to provide you with the benefits you deserve, along with friendly, personal service. Ready to see some numbers? We'll be happy to go over your options with you so you can see exactly how much you can save.

Give Ron Grindle a call at 419-333-2934, visit [www.fremontfcu.com](http://www.fremontfcu.com) or stop by your local branch today. We're here for you!

Institution NMLS #328544

Ron Grindle #767599

## Congratulations

to Our FFCU Service Award Employees!

### Fremont Federal Credit Union

recognizes the following employees for their many years of service and dedication

**15 Years of Service:** **15 Years of Service:** **15 Years of Service:** **10 Years of Service:**



**Cyndi Burroughs**  
Member Services Supervisor



**Priscilla Fleck**  
Loan Coordinator



**Nancy Pfefferle**  
Electronic Services Coordinator



**Lora Majoy**  
Financial Services Associate

**5 Years of Service:**



**Kaitlin Hammer**  
Loan Coordinator

**5 Years of Service:**



**Kay Koch**  
Electronic Services Coordinator

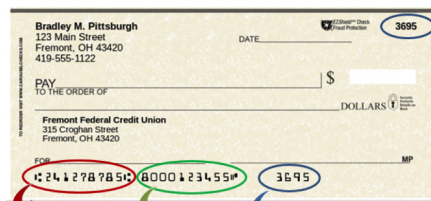
**5 Years of Service:**



**Alisha Stout**  
Financial Services Associate

## READY TO FILE YOUR TAXES?

It's Tax Return Time and it's important that you give your "full" checking account number and routing number to your Tax Advisor or use it while preparing your own tax refund. If your account number is not correct, this may cause a delay in receiving your tax refund. You will need FFCU's routing and transit number, which is



**The routing/Transit Number is denoted by nine digits surrounded by ::**  
**The Checking Account Number**  
**The check number (Do not use check number)**

241278785 and your checking account number which can be found on the bottom of your checks – remember to use ALL the numbers including the "check digit". \*See check example. If you have any questions, please feel free to give us a call at 419-334-4434 or stop into one of your favorite FFCU branches.

**We are excited that our  
Port Clinton Branch  
will be opening soon!**



We will be opening our new 3,100 square-foot office building, located at 2856 E. Harbor Road, in early spring. The building will feature many important banking conveniences such as knowledgeable Loan Officers and Member Service Representatives, multiple lane drive thru, 24-hour drive up ATM, and more. Unlike a large bank that is driven by profits for shareholders, Fremont Federal Credit Union is a financial cooperative that is owned by its members, so we are committed to improving their financial position. For the last 72 years, we have been helping to build the communities and companies that help support us and we look forward to doing the same for Ottawa County and the surrounding communities. More details will be posted on our website of our Grand Opening date.