

# MEMBER CONNECTION

## "Committed To Excellence"



## President's Letter

from Tony Camilleri

After a very mild winter, the calendar finally reads April. Spring is here! As you begin to deep clean both inside and outside your house, are you thinking about tackling some of those home improvement projects that you have 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. The economy is strong and your credit union has managed to keep our loan rates among the lowest in the industry. I encourage you to take advantage of them as you consider some of your seasonal financial decisions— like purchasing a new home or completing a home improvement project that you have been planning to do for months. Moreover, that house you are considering purchasing may qualify for a grant of up to \$5000 for low and moderate-income buyers or \$7500 to active duty military veterans, reservist and surviving spouses of service personnel to put toward your down payment and closing costs through the Welcome Home Program. These funds are available for a limited time on a first come, first served basis, so contact Ron Grindle, Mortgage Loan Originator, located at our West Branch at 419-333-2934 or Doug Brisendine, Mortgage Loan Originator, located at our Port Clinton Branch at 419-573-6310 to see if you qualify.

We also have so many exciting loan and savings options for our members and your family at Fremont Federal Credit Union; we are here to help you achieve all of your financial goals. I say family because that is how we operate. We are a financial cooperative. We pool our resources together to benefit and help each other, just like a family. If you'd like a new car for your driveway, we can help. We can even save you money on your current car. We can give you a 2% rebate, up to \$300, on an auto loan that you bring us from another financial institution.

If you're thinking about putting a new credit card in your wallet, we can also set you up with a low interest rate Visa or MasterCard without all the hidden fees such as annual fees, inactive fees, cash advance fees, and balance transfer fees. Payments can be made through Online Banking or at our teller windows. If you ever have questions with your Fremont Federal Credit Union Visa or MasterCard, or any of your FFCU loans, you can call us or stop into any of our offices. We'll give you the personal attention you deserve.

Let us run some numbers for you; you'll be impressed by how much money we can save you with our loans and credit cards! We want you to succeed!

### Annual Meeting Reminder

**Date:** Thursday, May 21, 2020 • **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.*

### SHRED FEST!

Thursday, April 16, 2020  
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).

### INTRODUCING: BUSINESS CHECKING

- ▶ FFCU Basic Business
- ▶ FFCU Business Plus

### Grow Your Business

With a Trusted Partner



### HOLIDAY CLOSINGS

- MONDAY: MAY 25, 2020 - MEMORIAL DAY
- SATURDAY: JULY 4, 2020 - INDEPENDENCE DAY
- MONDAY: SEPTEMBER 7, 2020 - LABOR DAY



**KEEP YOUR CARDS SECURE.**

Ensure your credit cards and debit cards are secure at all times. **NEVER KEEP YOUR PIN**

**WITH YOUR CARD.** Do not keep your

PIN number with your card. Ensure it is not easily accessed if your cards are lost or stolen. **CONCEAL KEYPAD.** Ensure you take steps to conceal your keypad when you enter your **PIN.**



**Rachel Firstenberger**

has been promoted to Loan Manager effective January 2020. She will be overseeing the Consumer, Mortgage and Indirect Lending areas.

Firstenberger joined the credit union team in May 2001 and has more than 19 years of financial services experience.

**Congratulations Rachel!**

**The Time is Now!**



Check out FFCU for all of your lending needs before the Fed increases the rates!

Home Repairs or Improvements / Debt Consolidation / College Funding / Wedding / Once-In-A-Lifetime Vacation / Motorcycle / RV / Boat / Classic Car



**Get UP TO \$7,500 - \$5,000**

- To active duty military, veterans, reservist & surviving spouses of service personnel

- To low and moderate income buyers

Call for more info today!



"Committed to Excellence"

fremontfcu.com / 419-334-4434

NMLS#328544



\*Not all borrowers will qualify for pre-approval. All Credit Union loan programs, rates, terms and conditions are subject to change at any time without notice.



Membership Eligibility Required

**Attention:**

**Youth and Teens April is National CU Youth Month!**

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! Help us reach our goal of \$10,000 in deposits from our youth members!

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!**

**MORTGAGES MADE EASY**

**Now Serving Ottawa County!**



**FFCU has the Right Solution for You:**

- ▶ Conventional Mortgages
- ▶ Construction Loans
- ▶ Investment Properties
- ▶ Commercial Real Estate Loans
- ▶ In-House Loans
- ▶ Land Loans

**With Great Benefits:**

- ▶ Low Closing Costs
- ▶ Local Servicing
- ▶ Escrow Included
- ▶ Payroll Deduction
- ▶ Bi-Monthly Payments

\* Not all borrowers will qualify for pre-approval. All Credit Union loan programs, rates, terms and conditions are subject to change at any time without notice.



Federally Insured by NCUA Membership Eligibility Required



**Contact Doug Brisendine**

Mortgage Lender, NMLS# 494252  
2856 E. Harbor Rd / Port Clinton, OH 43452  
419.573.6310 / dbrisendine@fremontfcu.com  
fremontfcu.com

NMLS# 328544



**Traveling ???**

**Call Us Before You Leave!** With all the fraud that is occurring in today's world, many out of state (or country) credit or debit card transactions may be denied. Call us before you travel so we can indicate a travel notification on your behalf.

