

FOUR ALARM NEWS

Hot Topics for 1st Quarter 2019



Ben Laurendeau

President's Message

Is 2019 the year you start and stick with a savings plan? We have tools at the credit union to make it easier. First off, I want to let you know how simple it is to open additional special purpose savings accounts. Under your primary account, we can easily set you up with a secondary

savings account, a Christmas Club account, a Travel Club account, a Money Market account for better rates, or even an IRA for retirement savings. You can open the account yourself within online banking if the convenience of that self-service option appeals to you, or of course you can speak with any teammate to make sure things are set up to suit your needs best. These accounts can be viewable in online or mobile banking and can be about as accessible as you prefer them to be.

The next key is setting up some form of systematic deposit into the account. We can do this in conjunction with your payroll deposit so the funds never sit in your checking account with the temptation to spend. You can also set up a recurring transfer from another deposit account to occur on any preferred day of the month. Again, this can be done online or we are glad to set that up for you.

If you have a particular savings goal or would just appreciate having the funds set aside next time vacation comes around or for holiday shopping, I encourage you to take advantage of the tools the credit union offers to make saving a bit easier.



Accounts are insured up to \$250,000.00 by American Share Insurance. This institution is not federally insured by member choice. MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY.



MEMBER PERKS

THE GIFTS THAT KEEP ON GIVING...

Being a member of FFCCU has its perks! The holidays may be over, but as a member of FFCCU, you are entitled to awesome member perks year-round. We try to save our members money whenever we can which is why we've worked with the partners below to bring you exclusive savings. We are adding new member perks all the time, so make sure to visit ffcommunity.com/perks frequently to see all the savings opportunities you have as a member of FFCCU!



REFER A NEW MEMBER

Recruit your friends & family to join FFCCU!



When they make their debut and become a member here, you'll each receive \$25!*

In addition to all the perks of being an FFCCU member, you can also get rewarded just for getting your friends in! You like your friends, right? So let them in on all of the perks you're getting, and you can both get PAID at the same time! *Get the details at ffcommunity.com.

Shield yourself from life's unexpected events that can cause financial havoc.

Life isn't always predictable, which is why we offer LoanSHIELD. Designed to shield you from the unexpected, preventing financial hardships and unnecessary stress, these products ensure you and your vehicle are protected.

We offer the following:*

- **Guaranteed Asset Protection (GAP) Plus ADR**
- **Mechanical Breakdown Insurance (MBI)**
- **Credit Life and Disability**
- **Credit Involuntary Unemployment Insurance (IUI)**

*Visit us online at www.ffcommunity.com/loan-shield for more information.



AVOID UNNECESSARY ATM FEES!

Avoid surcharge fees by using an FFCCU ATM or one of the over 30,000 Surcharge Free ATMs located in the ATM Locator on our website or on our Free Mobile App.

Avoid inquiry fees by finding out your balance beforehand thru Online or Mobile Banking or by calling our Transact Line. By requesting a receipt for your transaction, many ATMs will print your new balance. If you visit an ATM and the only option given is to check your balance, the ATM could be out of money - don't check your balance, rather, try a different ATM.

Avoid transaction count fees by increasing your withdrawal amount. For example: Take out \$100 every five days instead of \$20 a day.

YOUR VOTE COUNTS! ☒

Starting **January 21st**, it will be time to vote for the FFCCU Board of Directors. It's up to you to choose who will represent you and help to guide the future of your credit union! We are seeking to fill three (3) open volunteer Board Director positions. Check out the enclosed candidate bio sheet so you can make an informed decision.

Voting Options:



Visit ffcommunity.com and click on "Vote Now."



Vote by phone: 216.621.4644 and listen for instructions.



To request a mailed, paper ballot, call 888-286-5068.



Scan the QR code below with your smartphone or device.

You may vote for up to three (3) candidates. Cast your vote no later than

**March 4, 2019
at 4:00pm EST.**



Teammate News



New to the FFCCU Family

We are excited to welcome our newest FFCCU teammate! We are so happy to have Kathy Grattino as our new Office Coordinator at Admin. It's great to have you—welcome to the team, Kathy!

Moving around the FFCCU Family

Casey Ketchum will be our new Float FSR. Jennifer Stanfield will be adding Oberlin to her Branch Manager duties and will become a Regional Branch Manager.

Special thanks to ...

all members and teammates who donated to feed local families in need. We raised over \$500. Each dollar raised equals approximately 8 meals. **That's about 4,000 meals!**

The Greater Cleveland Food Bank works to ensure that everyone in our communities has the nutritious food they need every day. They do this by distributing food to more than 800 local food pantries, hot meal programs, shelters, mobile pantries, programs for the elderly, and other nonprofit agencies. In total, the Food Bank provided more than 47 million meals last year!

Important Dates:



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| 01/01 | New Year's Day: offices closed |
| 01/21 | Martin Luther King Jr. Day: offices closed |
| 01/21 | FFCCU Board Voting Begins |
| 02/18 | President's Day: offices closed |
| 03/04 | FFCCU Board Voting Ends |

Congrats to our MVT Winner!



Christine Kasper with CEO Ben Laurendeau

Thank you, Christine, for going above and beyond! She conducted "Teller School" for 4 new teammates while performing her regular job duties as Head Teller. Nice work, Christine!