

FOUR ALARM NEWS

Hot Topics for 3rd Quarter 2019



Ben Laurendeau

PRESIDENT'S MESSAGE

Service Is Everything

When we set out to build a new branch in Parma to replace our leased location in Broadview Heights there were many things to consider. While it was fun to select paint colors and furniture finishes, the most important conversations we had were about how we could make your experience as a member even better.

To do this we have removed some of the barriers of traditional teller lines in our lobby and have created areas where members can have relaxed discussions with our teammates. Any individual you talk with in the new branch will be fully cross-trained to assist with all of your needs. Need to open a special purpose savings account? Need to replace your debit card? Just cashing a check? No problem – it all can be handled in the same spot with the same teammate. If an opportunity is uncovered for a more involved conversation that requires privacy, that same teammate will grab their laptop and you can both easily walk to one of our private offices. There's no need to wait for someone else to assist you, or come back at a different time. We appreciate your patience as we work through this new service delivery style. I'm confident you will enjoy being our teammate's only focus while you are visiting us.

In addition to our new service model, our new branch will also offer expanded service hours, a self-service coin counter, and a drive-thru for your convenience! We encourage you to come in and visit, see our new space, and share your feedback as we continue to make changes to better serve you!

Privacy Notice – Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at ffcommunity.com or we will mail you a free copy upon request if you call us at 216.621.4644.



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.



SERVICE IS EVERYTHING!

Welcome to a personal banking relationship. A relationship where you have real life conversations with people who know you by name. In a place where the big financial decisions that affect your life are made right where you live. At our new Parma branch you'll experience personalized service with a single FFCCU teammate, no matter what type of banking you are doing.

**JOIN US FOR A
GRAND OPENING CELEBRATION!**
PRIZES | GIVEAWAYS | GUEST APPEARANCES

Saturday, July 20 • 10am - 12:30pm

1222 W. Pleasant Valley Road, Parma

NEW PARMA BRANCH OPENS JULY 1 • 8AM



DO MORE THAN JUST IMAGINE...



FFCCU Can Help Finance Your Summer Dreams!

ARE YOU READY FOR THE SUMMER? Take advantage of our low rates on recreational vehicles now! We finance boats, Motorcycles, ATVs, Boats, Jet Skis, RVs and Campers. You can also visit any FFCCU Branch or apply over the phone by calling 216.621.4644, then select option 3.

Ohio Tax-Free Weekend 2019: Aug. 2-4

- **Clothing <\$75:** All clothing less than \$75 will be tax-free. The exemption applies to the individual price of an item. There is no item limit.
- **School supplies <\$20:** Any individual school supply or instructional material that costs no more than \$20.

Don't miss out on all the savings! Some exclusions apply. Get all the details at ffcommunity.com/taxfreeweekend.

OPEN A HOLIDAY ACCOUNT TODAY!

Don't wait until the last minute to start saving for the holidays. A Holiday Club account is the perfect way to save for holiday expenses. Funds are distributed the first week of October, giving you plenty of time to shop for the holidays. Visit ffcommunity.com/club-accounts for more details!



Membership at FFCCU has tons of perks. GreenPath's certified experts can advise you on all types of financial situations. This is a FREE benefit and it's not just for those having financial troubles! Take advantage of some of these upcoming webinars. To sign up visit ffcommunity.com/greenpath.

AUTOMATING YOUR FINANCES WITH BEHAVIORAL SCIENCE

Wednesday, July 17 – 1pm-1:30pm Eastern/10am Pacific

What is standing in your way of saving? There is psychological research that shows we do not always make rational decisions. You are not alone. Join us to learn the behavioral science of why we struggle to save and how you can develop strategies to combat this.

RETIREMENT 101

Thursday, August 15 – 3pm Eastern/12pm Pacific

Invest a little of your time to start building a secure retirement for you and your family! During this webinar we'll develop a personalized plan that will be the first step on your journey to creating the retirement you want! Many people spend more time planning their annual vacation than planning their retirement – choose to be different! Registration Link coming soon!

Teammate News

Welcome to the team, everyone!

Brian Tinay – FSR (Emerald)
Brandon Brown – FSR (St. Clair)
Meghan Thonen – FSS (Broadview/ Parma)
Marquette Shaw, Jr. – FSR (Willoughby)
Vashti Ortiz – PT Teller (Emerald)
Peyton Hudson – PT Teller (Willoughby)
Laura Czerwinski – Admin. Clerk (Admin)



Moving up in the FFCCU Family

We are proud to announce the following well-deserved promotions! Nicole Heger was promoted to FSR. Angelique Arroyo was promoted to full-time Float Teller. Congrats!

Important Dates:



07/04 Independence Day: offices closed
07/05 Normal Business hours

09/02 Labor Day: offices closed
10/14 Columbus Day: offices closed
10/17 International Credit Union Day

Congrats to our MVT Winner!



LeeAnn Ballish with CEO Ben Laurendeau

LeeAnn had a Member that was in a difficult situation and had a family emergency. She exhausted her ODT, but needed to rent a car for her son to get home. LeeAnn went above and beyond by checking all avenues to help this Member. In the end, it was decided to refund a couple of fees to allow room in her ODT. LeeAnn was determined and exhausted every avenue to assist the Member in her time of need.