

FOUR ALARM NEWS

Hot Topics for 4th Quarter 2019

COMING SOON: ICU DAY AND MEMBER APPRECIATION!



Ben Laurendeau

PRESIDENT'S MESSAGE

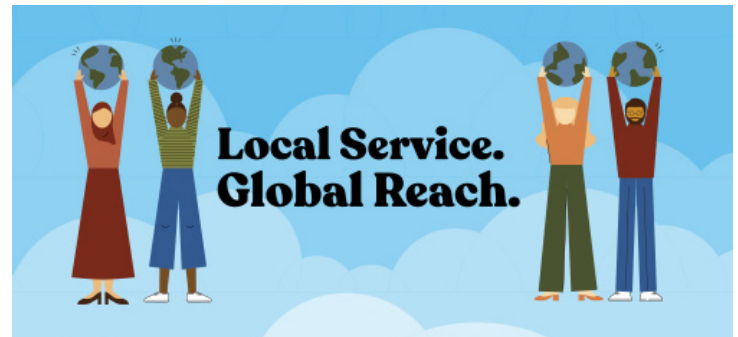
In today's world of online service, some lenders focus on quick, anonymous home loan experiences. In these situations, you fill out a form, possibly talk with an unspecified loan representative and receive an email about your mortgage. Easy? Sure, but at what cost?

Let's face it, buying a home is likely the single largest purchase you will make in your life, so you want to get it right. And because a purchase of this magnitude is so important, we want to get to know you and your situation personally, to recommend the best type of loan and with the right terms, so you can worry if you've found enough moving boxes rather than fretting over your mortgage.

To deliver such personalized service, we're excited to announce the arrival of our new mortgage loan originator, Mike McNally, who will be completely dedicated to making sure you have the resources, knowledge and support you need for your home loan. Mike is available to meet with you at any of our branches and can guide you through all available options and match your needs with the best mortgage product for you. We also offer in-house servicing for many home loans, making the management of your mortgage as convenient as possible. Whether you are ready for a new home or curious if a refinance would benefit you, I hope you will allow us to show you the FFCCU difference.



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.**



On **Thursday, October 17** we invite you to help us celebrate International Credit Union Day (ICU Day). This year FFCCU and 56,000 other credit unions are honoring the impact credit unions have on local communities across the world. We strive to bring financial empowerment to our community and give members a chance to take control of their financial future. To celebrate, we'll also be hosting Member Appreciation Day on October 17th. Come visit us in the branch for some special treats! Want a sneak peak of what we'll be offering? Follow us on Facebook at [facebook.com/ffcommunity](https://www.facebook.com/ffcommunity) for updates!

MEMBER APPRECIATION DAY

Thursday, October 17, 2019

STOP IN FOR SOME TREATS!*

Show us your FFCCU debit or credit card and score a **FREE WATER BOTTLE**, all weekend long!



DON'T HAVE A CARD?

Sign-up during member appreciation and we'll give you one!*

*while supplies last

BOARD OF DIRECTORS CALL FOR NOMINEES!

Would you like more input in the direction of FFCCU? Consider running for a position on the Board of Directors for FFCCU. The Nominating Committee is seeking candidates to fill four (4) total volunteer Board Director positions.

Interested? Just complete these steps:

Step 1: Review all of the position responsibilities and characteristics.

Step 2: Complete an application (found at ffcommunity.com/apply) in its entirety and include a recent photograph and résumé.

Step 3: Submit all materials no later than Nov. 11 at 4pm EST.
 - **e-mail:** communications@ffcommunity.com **OR**
 - **Mail:** FFCCU c/o Nominating Committee
 4664 East 71st Street, Cuyahoga Hts., OH 44125

Please check out the Board responsibilities, qualifications and more at ffcommunity.com/apply.

Apply Now!

Applications must be completed and received by no later than Nov. 11 at 4pm EST.

For questions or more information, please contact:
Ben Laurendeau, President/CEO
 216.621.4644 x1002 • blaurendeau@ffcommunity.com

ADVANTAGE CHECKING: ARE YOU GETTING REWARDED?

You'll often come across credit cards that offer rewards, but finding a checking account that does so is much less common. With an Advantage Checking account you can earn 2% back EVERY month on balances from \$500 - \$24,999, without taking away daily access to your money like a savings account typically does.

Want to EARN money on your checking account each month?

Getting Qualified is as Easy as 1-2-3!

1. Sign up for E-Statements
2. Get Direct Deposit
3. Request a Debit Card

Get Started Now! Once you're qualified, just use your Advantage Checking Debit Card for 12 or more non-pin transactions per month. Questions? Call, click or stop in.



Teammate News

Welcome to the team, everyone!



Sarah Templin
FSS (Parma)



Amanda O'Hearn
FSS (Parma)



Janice Perry
Teller (Emerald)



Stacie Memmer
FSR (St. Clair)



Michael McNally
MLO (Emerald)

Moving up in the FFCCU Family

We are proud to announce the following well-deserved promotion: Angelique Arroyo was promoted to Head Teller.

Important Dates:



10/14	Indigenous People's Day: offices closed	11/28	Thanksgiving: offices closed
10/17	International Credit Union Day	12/24	Christmas Eve: offices close at noon
10/17	Member Appreciation Day	12/25	Christmas Day: offices closed
11/11	Veterans Day: offices closed	01/01	New Year's Day: offices closed
		01/20	Martin Luther King Jr. Day: offices closed

Congrats to our MVT Winner!



Jashira Diaz with CEO Ben Laurendeau

Being bilingual is especially helpful in the Member Contact Center. But she has also been willing to come into the branch to meet directly with Members when needed. The Members and Teammates alike feel so relieved with her help and her bright cheer that she adds to the work atmosphere. Just speaking another language alone isn't what makes her special; it's the way she interacts with her members and how happy she is to help.

