

# FOUR ALARM NEWS

Hot Topics for 1<sup>st</sup> Quarter 2020



Ben Laurendeau

## PRESIDENT'S MESSAGE

For many people the start of a new year brings some resolutions for a healthier lifestyle and possibly a focus on financial health. But sometimes where to begin is the hardest part of getting started. FFCCU is here to help. While we may not be the knowledge base for a new year's fitness routine, we CAN help reduce the stress of managing your finances.

To get started, I encourage you to set up a Dare-to-Compare Account Review with any of our exceptional Financial Service Representatives. They will look at your accounts to uncover ways you may be able to save interest on loans and credit cards, make sure your deposits are working for you, and even advise on how to avoid fees in the new year. Additionally, our partnerships with GreenPath Financial Wellness and Cetera Advisor Networks can provide you with additional tools and resources for money management, budgeting, retirement, insurance and estate planning. Get started at [ffcommunity.com/account-review](http://ffcommunity.com/account-review).

As a not-for-profit financial cooperative owned by the members, we fully understand that the credit union only experiences financial success when you, our member, succeeds financially. We have a fantastic team that is trained to be your advocates – let them sit down with you today and make sure you are getting everything possible from your membership. Set up your Dare-to-Compare Account Review today!

## MONEY MANAGEMENT: YOUR GUIDE TO GETTING A FRESH START IN THE NEW YEAR

Ah, the new year: time to toss that stale fruitcake and begin anew on that resolution to lose weight. It's also the perfect time to review your personal finances and money management goals. With the following helpful tips, this will be one resolution that's easy to keep, even if all the others have been broken before the first snowfall of the year.

### Get a Clear Picture of Personal Finances

Review your credit card balances, mortgage or rent, budgets, investments, car payment, and more and see where you can make improvements. For example, perhaps you could refinance your auto loan. Or maybe you could transfer a credit card balance. Any changes you make now can pay off throughout the new year.

### Learn Your Credit Score & Improve It

Those with a credit score between 720 and 850 usually get the lowest interest rates or best credit cards. No matter what your credit score number, you can improve it today by paying off debt, paying more than the minimum balance, consolidating credit cards, and more.

### Ensure You Have an Emergency Fund

Good money management includes having an emergency fund with at least six months of living expenses. Of course, the more you have the better. You can keep your emergency savings in a savings account or money market fund. If you don't have an emergency fund, start one today!

### Go Through Your Unused Gift Cards

Gather your unused gift cards and vouchers, and then decide how you can maximize their value. Use the ones at your favorite places to eat or shop and sell the gift cards you don't want online. Look for auction sites and gift card trading websites.

To get even more money management tips, visit FFCCU's blog at [ffcommunity.com/money-management](http://ffcommunity.com/money-management).



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.**



# FINANCE YOUR FUN WITH FFCCU

Happy New Year! If you've been thinking about treating yourself to that toy you've had your eye on, whether it has two wheels or no wheels—we've got you covered. To help you find what you're looking for, check out these upcoming events. After all, there's no better way to instantly brighten your garage or life than with something shiny and new.

Finally, here are a few ideas on how to stretch your dollar when shopping for your big-ticket purchase:

- Consider using part of your tax refund.
- Get pre-approved.
- Budget ahead.
- Consider the total cost of ownership.
- Shield yourself from the unexpected.

## IX CENTER SHOWS

**OHIO RV SUPERSHOW**  
Jan. 8 – 12, 2020

**PROGRESSIVE CLEVELAND BOAT SHOW**  
Jan. 16 – 20, 2020

**CLEVELAND AUTO SHOW**  
Feb. 21 – Mar. 1, 2020



## YOUR VOTE COUNTS!

Starting **January 21<sup>st</sup>**, 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 four (4) open volunteer Board Director positions. Check out the enclosed candidate bio sheet so you can make an informed decision.

### Voting Options:



Visit [ffcommunity.com](http://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 four (4) candidates. Cast your vote no later than

**March 2, 2020**  
**at 4:00pm EST.**



## Teammate News

Welcome to the team, everyone!

Mark Spaziani – FSR (Wellington)

Alexie Ramos – FSS (Parma)

Renee Samuels – Teller (St. Clair)

Kate Bowman – MCC Rep (St. Clair)

Amandah Blackwell – Digital Marketing Specialist (Admin)

Danielle Mays – Teller (Willoughby)

Rachel Weiss – Float Teller



### Congrats to our MVT Winner!



Jalen Nunley with CEO Ben Laurendeau

One evening a panhandler was walking up to Member's cars in the drive-thru lanes and at the ATM. Jalen went outside and confronted the gentleman, who did not leave easily or immediately. Jalen stayed outside to make sure he left the property and that the members at the drive-thru and ATM could safely transact their business. Jalen's actions gave our members and teammates peace of mind that they were safe in their workplace and while conducting business.

## Important Dates:

- |       |  |       |                                 |
|-------|--|-------|---------------------------------|
| 01/01 | New Year's Day: offices closed             | 02/17 | Presidents' Day: offices closed |
| 01/20 | Martin Luther King Jr. Day: offices closed | 03/02 | FFCCU Board Voting Ends         |
| 01/21 | FFCCU Board Voting Begins                  |       |                                 |