

FOUR ALARM NEWS

Hot Topics for 2nd Quarter 2021



Ben Laurendeau

PRESIDENT'S MESSAGE

Digital Banking was gaining momentum well before the world first heard of Covid-19. But over the past year, it has been one of the most common products you have asked us about. For various reasons, many of you have begun utilizing technology to make managing your finances easier and more convenient.

While it's hard to imagine not having direct deposit and mobile banking, there are quite a few other digital tools FFCCU has available to make your banking easier than ever. I encourage you to check in with one of our teammates and find out about all the digital products the credit union has available and how you can take advantage of them to save time and better manage your account. Maybe you'd like to learn more about remote deposit capture, so you can make an electronic deposit when you receive a paper check; or how to use e-alerts to monitor your account activity and make sure everything is just as it should be. Our teammates are available in the branch, via phone, via live chat, or - coming soon - via text! (We'll share those details in an upcoming newsletter!)

As much as we like to see you in our branches, we understand the value of being able to manage your finances from home, or anywhere you choose to go. And because we know this need is likely to increase, we will continue to explore technology options you can benefit from. Regardless, we will make sure we are here for you when you need us with a question or issue.

Notice: Members who currently have a Traditional IRA account are being provided a copy of the "Traditional IRA Disclosure Statement Update" with their statement, due to The SECURE Act effective January 1, 2020. This new Disclosure should be kept with your Traditional IRA documents. The amendment does not affect the sections of your Disclosure Statement that have not changed.



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.**



CREATING SAFE AND EXCITING SUMMER MEMORIES

Summer vacations still look a bit different this year. We're all anxious to finally get out, so we've got a few safe alternatives to create lasting memories this summer!

Stay local

Pack a lunch and take a day trip to explore your local area and enjoy nature again. Go on a long hike through the Cleveland Metroparks, explore the trails at Cuyahoga Valley National Park or check out the Oxbow Trail at Lorain County Metroparks! Another idea is to go "hyperlocal" by exploring a neighborhood on the other side of town or visiting small shops or parks in an adjacent city. (Just make sure to bring your mask!)

Go Camping

Relax and go camping. Take the ferry over to Put-In-Bay and check out South Bass Island State Park. Another family-friendly option is Clay's Park or Punderson State Park. No matter where, there a number of great campsites to visit and still stay socially distant.


Hit the Open Road (or Water)!

Maybe you're thinking bigger and want to explore different areas across the country? Now could be the right time to invest in an RV or Camper to travel across the country to see famous sites, like Mount Rushmore or the Grand Canyon. Taking a road trip in your own RV allows you to get away while keeping your risk of COVID-19 at bay. You can also consider slightly closer historical

Continued



**You handle the
backsplash decisions.
WE'LL HANDLE
THE MORTGAGE.**



**Ask us how we can help
you get into a new home.**

Creating Safe and Exciting Memories, continued

locations like the Battlefields at Gettysburg, where you can still walk the grounds on self-guided tours.

If an RV or camper is not your thing, maybe it's time to finally purchase the boat of your dreams and cruise around Catawba or Kelley's Island! Are you more of a motorcycle person? Take a ride to Campbell Hill, Ohio's highest point!

Whether it's a motorcycle, boat, jet ski or RV, take advantage of our special recreational vehicle loan offer going on now! No matter what you choose, with rates as low as 3.99% APR, there are ALWAYS options to inject some fun into your summer!



Ride AND EXPLORE.

With motorcycle, boat and
RV loan rates as low as

3.99% APR

Where will you go?

TEAMMATES ON THE MOVE



Heather Monaco
has been promoted
to Assistant Branch
Manager



Kathy Grattino
is now our
Mortgage Loan
Processor



Melissa Gamble
has been promoted to
Branch Manager at
our Willoughby office



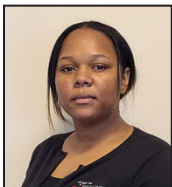
Randa Parsons
is now a Financial
Solutions Specialist at
our Parma branch

MOST VALUABLE TEAMMATE



Jearadith Cruz was working the drive-thru when someone, posing as a member, requested to make a withdrawal. Jearadith became suspicious when she couldn't verify the member's signature, and asked the person to remove their mask to identify them with the ID picture. The person refused to reveal their face completely, so Jearadith asked them to come inside to complete their transaction. The person declined and asked to have the banking documents returned. Again, Jearadith asked the person come into the branch. When the person refused to go into the branch, Jearadith declined to return the member's ID, debit card, and check. Jearadith's due diligence saved the credit union from a potential loss. Most importantly, Jearadith kept the member from experiencing any additional loss.

WELCOME NEW TEAMMATES



Arnae Bonner
Member
Contact Center
Representative



Jaylan Fryer
Teller
(St. Clair)



Mary Haddad
Teller
(Willoughby)



Teresa Nammavong
Financial Service
Representative
(Emerald)



Lauren Blake
Office
Coordinator

Important Dates:



All FFCCU branches will close at noon on Friday, April 2, 2021, and reopen for normal business hours on Saturday, April 3, 2021. Still need access? Online banking and our mobile banking app are available 24/7 to transfer funds, pay bills, and more.

- 04/10** - FFCCU's 85th Anniversary
- 04/10** - Virtual Annual Meeting
- 05/31** - Memorial Day: branches closed
- 07/05** - Branches closed in observance of Independence Day

CONGRATULATIONS!