

# FOUR ALARM NEWS

Hot Topics for 2<sup>nd</sup> Quarter 2023

## in Uncertain Financial Times

With so many people uttering the words “possible recession” lately, it’s understandable to be a little worried about what might happen to your hard-earned savings, variable rate loans or investment accounts. Stay on track with these digital banking tips that will help make it easier to reach your goals:

Make it a habit to check your accounts regularly. When you keep track of regular occurrences, like when your paycheck is deposited or your water bill is deducted, you won’t be surprised if you have a low balance. And if you want to make a large purchase, you can check to make sure you have enough funds to cover it. This can help you avoid overdraft fees or other problems and keep better tabs on what money is flowing in and out.

The easiest way to keep up: set up e-alerts to help monitor your account. Use our e-alerts to be notified of any changes to your account balances or personal information by text, e-mail or push notifications. Become more aware of how your money comes and goes so you can make better decisions this year. To begin using e-alerts, login to your Online Banking account and select “Manage Alerts”.



Paying your bills on time has a big impact on your credit score. If you are working on improving your score, it’s a great idea to set up reminders or updates through e-mail when you receive a bill, or when it’s due. You can also set up automatic payments directly from your FFCCU account. These are great for bills that stay the same each month, like your rent payment or car loan.

Deposit checks anytime, anywhere with remote deposit capture for qualified accounts through our app. RDC is quick and secure, and best of all - free! Just endorse the back of your check, write “For Mobile Deposit”,



Ben Laurendeau

The popularity and usage of digital banking services has increased significantly during the past few years. The importance placed on delivering seamless digital experiences has also increased for us at FFCCU.

Recognizing that our members need quicker, digital ways to view and manage their accounts, in 2021-2022

we introduced a new credit card management app, upgraded all our debit and credit cards to be compatible with mobile wallets, introduced an improved loan payment portal, and launched member support options via text. We plan to continue our digital upgrades in 2023. We will launch a new website that is easier to navigate and access via a mobile phone or tablet. And - the big news - we will bring you a brand-new mobile app and online banking product!

Our new mobile banking solution will provide a consistent user experience, whether you use a mobile phone, tablet, laptop, or desktop computer to access your accounts. Our mobile banking will also offer some slick new features to make managing your finances easier. Look for additional information coming soon.

Please continue to check out newsletters, follow us on social media, and review emails from us as we are excited to introduce new technology and services to you, our member-owners. As always, we appreciate the opportunity to serve you.

A handwritten signature in black ink that reads "Ben Laurendeau".



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.



take a picture, and you're done. Your funds are typically available within 2 business days.

A well-informed consumer is critical to a strong and stable economy. Unfortunately, the lack of financial knowledge presents serious barriers

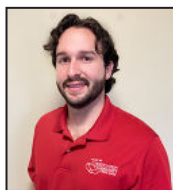
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in home purchases, retirement planning, and other financial choices. But, FFCCU is here to help! Follow us on social media and check out our blog for important information, tips and tricks on current money issues. We also offer

our Dare2Compare account review where we'll see if we can help you save money each month. Already doing all that? Now, just be



intentional with your money, set up your digital helpers, and get ready to work on making your dreams come true. If you ever need help along the way, just reach out us for help – we're here for you.



**Anthony Motanaro**  
Marketing Insights Analyst



**Shey Cabezudo**  
Teller



**Meghan Thonen**  
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**Tori Hudson**  
Teller



**Kia Jones**  
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**Brandon Whittman**  
Financial Solutions Specialist

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**FFCCU'S 2023 ANNUAL BRUNCH MEETING**

**April 22, 2023 | 10am**  
Held at Woodside Event Center at St. Michael's  
5025 Mill Rd, Broadview Heights, OH 44147

We are excited to announce our Annual meeting will be in person this year!

Our annual meeting includes:

- Board of Directors election results
- Ignite My Future Scholarship winners
- A look back at our success in 2022
- Brunch and giveaways

**RSVP AT  
FFCOMMUNITY.COM TODAY !**



Karen is always a helping hand! Karen Wiens has jumped in and been a constant source of support to the accounting department for the last year. Karen has helped with processing new visas, visa increases and balance transfers while still maintaining personal responsibility for her main duties as an underwriter. Karen has never once mentioned being asked for recognition of this additional duty, she just knew it would be helpful to her fellow teammates and has happily taken on the additional responsibility as long as it's needed. Thanks Karen for always being a helpful and willing team player!