

FOUR ALARM NEWS

Hot Topics for 4th Quarter 2025



Ben Laurendeau

PRESIDENT'S MESSAGE

CELEBRATING CREDIT UNIONS AND COMMUNITY

Fall is an exciting time for many, and those of us in the credit union space are no exception. October 16 marks International Credit Union Day - an opportunity to acknowledge the history, and spread the message of the credit union movement. The mission to provide

communities with a reliable partner in building prosperity and financial sustainability is crucial during our tumultuous economic times. International Credit Union Day is pivotal for spreading financial education and confidence at a time when changing technology and ever-expanding scams make it difficult for many to make informed decisions.

Every year, the World Council of Credit Unions selects a theme to highlight a particular facet of our shared vision. This year, "Cooperation for a Prosperous World" is the theme. While this might sound like a lofty goal, it's important to remember that "the world" starts right here at home.

Think of FFCCU as your partner in building financial success. Whether that means money education support for your young ones, a critical loan that gets you behind the wheel of a needed vehicle or through the door of a dream home, or just a reliable place to access the savings services we all need. As much as we participate in charitable activities throughout Northeast Ohio, we want to participate in YOUR life: furthering your goals and safeguarding your future.

What does membership with FFCCU mean to you? How have we helped you build a better tomorrow? This fall is the perfect time to talk about it with those who might have no idea what a credit union is. Let your story be the first step in creating that "cooperation for a prosperous world."



It might be news to some members: **FFCCU is one of the top searches for Northeast Ohio motorcyclists looking for a new bike loan.** On top of great rates for "rec vehicles," we have experience in the field and know how to set up riders for success!

With Fall/early Winter being the best times to buy a bike, we're highlighting some excerpts from a recent blog post with advice for first-time motorcycle buyers and riders:

1. GET REGISTERED BEFORE SHOPPING

In Ohio, you must have a **motorcycle endorsement (Class M)** on your driver's license to ride legally. What's a great way to get it? Enroll in a certified Motorcycle Ohio Basic Course (sometimes called a **Basic Rider Skills – BRS course**), which helps new riders build confidence and skills. You may be able to waive the skills test after completing BRS, and **the written test is accessible online!**

2. DECIDE BETWEEN NEW OR USED

New bikes offer a higher price tag, but typically require less maintenance and are often under warranty. Used bikes on the other hand tend to be cheaper, but require inspection and are a limited investment due to depreciation.

3. GET PRE-APPROVED AT FFCCU

Skip the dealership markups and talk to a local lender like FFCCU. There are many advantages to getting pre-approved. We offer **competitive rates, flexible, budget-friendly terms, fast local decision-making, and no pre-payment penalties.**

Read the full article at ffcommunity.com/blog

**GET STARTED ON YOUR MOTORCYCLE
OR RECREATIONAL VEHICLE LOAN:
(HELMET OPTIONAL WHEN APPLYING)**



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.



CALLING FOR CANDIDATES

Apply to join our Board of Directors!

This is YOUR
year to apply!

Get more involved in your credit union!

Consider running for the Board of Directors for FFCCU. The Nominating Committee is seeking candidates for volunteer Board Director positions.

Could you be the perfect fit?

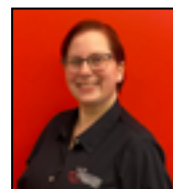
APPLICATION DEADLINE:

November 3, 2025 4:00pm EST

Visit ffcommunity.com for all of the details or ask a teammate for an application today.



Hallie Shaw Clark
Creative Content
Coordinator



Amy Senkus
Member Contact
Center



Tricia Ross
Financial Solutions
Representative



Maggie Hughes
Marketing Support
Specialist



Dani Sultan
Accounting Assistant



Laurie Baumholtz
HR Coordinator



Laura Mendoza
Teller



Marti Flynn
Financial Service
Representative



MyQuetta Williams
Teller

**WELCOME
NEW
TEAMMATES!**

Can't see past your high interest rate?

**TELL YOUR OLD CARD
TO TAKE A HIKE!**



MOST VALUABLE TEAMMATE: GINNY HEINEN

NOT SO 'LOAN'SOME WITH GINNY

In April, our Loan Operations department had a member reach out for documents relating to a refinance on their current home equity loan. Through email correspondence, it became clear that our member was very confused by what he was doing with the other company. This member was one who worked with Ginny in Oberlin, and so LoanOps reached out to Ginny to give him a call to hopefully straighten things out. After Ginny spent time listening to the member and thoroughly explaining the positives of keeping his loan with us, he realized what was actually happening and how he would be affected by moving his loan. With compassion, Ginny guided this member and protected him from hurting himself financially!

Ginny's almost 20 years of service shows in ALL of her interactions with members.

IMPORTANT BRANCH CLOSURE DATES

Monday, Oct. 13:
Columbus Day

Tuesday, Nov. 11:
Veterans Day

Thursday, Nov. 27:
Thanksgiving Day

Wednesday, Dec. 24:
Closes at Noon Christmas Eve

Thursday, Dec. 25:
Christmas Day

Wednesday, Jan. 1:
New Year's Day

Online banking and our mobile banking app are available any time to transfer funds, pay bills, and more.

