

FOUR ALARM NEWS

Hot Topics for 1st Quarter 2026

Get Lean in January With

DARE²COMPARE



Ben Laurendeau

PRESIDENT'S MESSAGE

We march into the start of the new year, reflecting on the many things that have changed over the past twelve months and anticipating more changes to come. FFCCU is always here to remain a reliable constant even as the calendar advances and we meet new experiences head on.

Perhaps the biggest story of the past year is the ubiquity of large language models (what we refer to as "AI" or artificial intelligence) which now seems to be shaping everything in our world. I'm sure many who don't even consider themselves "tech savvy" have tried using a service like Chat GPT out of curiosity. And while we have explored the possibilities for responsible, ethical, and regulatorily sound applications, people will always be at the heart of your credit union.

We understand that while keeping up with financial technology (fintech) solutions is important for best serving our members, the personal touch is crucial to the credit union spirit. Rest assured that as we do incorporate new technologies or explore new options, we do so with an eye towards giving you safe, convenient features that are reliable and desirable. There's plenty of "hot new things" in AI, but FFCCU won't be hastily adopting any unproven technology or being reckless with your precious personal data.

Like with any change, we have to take the good with the bad. AI has made the aggravating work of scammers even easier to accomplish. The sophistication of criminals to impersonate organizations - and even to generate false AI voices that sound just like friends and loved ones - means we need to be even more on our guard when finances and sensitive personal information are at stake.

You've heard it before, "if you see something, say something." Always feel welcome to contact FFCCU directly using one of the methods highlighted at ffcommunity.com if you see something suspicious or have been contacted by an account you think might be an imposter.

Have a safe and happy new year!

It's not uncommon to set those New Year resolution sights on fitness and weight loss goals. But the best place to lose some pounds - from your monthly budget! That's where FFCCU steps in to be your personal trainer.

Dare2Compare is a FREE way to save money in the new year. Head in to a branch and sit with an FFCCU teammate to analyze your financial picture and look for ways to save money or set a plan that puts you on a path to get there.

A D2C is available to members and non-members alike! Your workout with our teammate will last 15-40 minutes, depending on the complexity of your finances, how many accounts you have, etc. In the past, we've saved some members hundreds or even thousands of dollars!

Toss on your running shoes and take the Dare2Compare challenge today! It's a brilliant way to stay informed of healthy financial changes you can make... And hey, you might just save a ton of money, too! Visit ffcommunity.com/dare2compare to get started.

How our Dare2Compare Challenge Works:

1. Prepare Your Information

Gather documents like pay stubs and statements for your mortgage, loans, accounts, and credit cards to provide the maximum amount of info to work with.

2. Come in to a Branch

We'll review your finances, rates, terms, etc, and identify ways to save: loan consolidation, refinancing, new accounts, etc.

3. Form a Plan

After the session, you'll get personalized next steps and clear recommendations, often including a plan to save you hundreds—or even thousands—over time!



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.



YOUR VOTE COUNTS!

CHOOSE YOUR 2026 BOARD OF DIRECTORS

Starting January 9, you can vote for your 2026 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.

How to Vote:



Visit ffcommunity.com/vote and click "Vote Now."



Call 216.621.4644 and listen for instructions.



Request a mailed, paper ballot, call 888.286.5068.



Scan the QR code with your smart device.



Cast your vote by Monday, March 2, 2026

FFCCU ANNUAL MEETING GOES VIRTUAL

We're bringing the yearly gathering of FFCCU members, teammates, and leaders to the digital world. We want to make the Annual Meeting as accessible as possible, and a live-streamed solution makes the event available to the greatest number of attendees.

As a bonus for the die-hard attendees, we're awarding the first 25 members to join the streaming presentation \$25!*

Tune in as credit union leadership walks us through the state of the credit union, current and future news, and introduces the winners of the upcoming 2026 Ignite My Future teen scholarship.

Never watched a live stream before? No problem! We'll provide clear instructions prior to the presentation. RSVP at ffcommunity.com, then tune in on **MARCH 26**.

*Eligibility is for a current primary, valid, open account for members aged 18 and over. Must attend full meeting. If you are one of the first 25 members to attend, you will be contacted within the week following the meeting and your \$25 gift will appear as a credit/deposit to your savings account. FFCCU is not responsible for any communications, connection issues, or circumstances beyond our control. Must have a valid email address on the primary account. Member is responsible for any taxes that may apply. The value of the gift may be reported as miscellaneous income under IRS regulations, and a 1099-MISC will be issued for tax purposes when applicable.

WELCOME NEW TEAMMATES



Jasmine Alexander
Part-time Teller



Caleb Bartram
Accounting
Coordinator



Kara Hamilton
HR Manager



Charles Smith
Float Financial Service
Representative



Layviell Johnson
Teller



Tamica Knights
MCC Representative



Kimberly Hennessey
Float Financial Service
Representative

MOST VALUABLE TEAMMATE

ANTONIA RODRIGUEZ



From the initial discovery phase to "go-live" day, across countless meetings and logistical swamps, Antonia has been instrumental in the switch-over to "Recognize." What's more, she did all this while dutifully fulfilling her role, volunteering with the Impact Crew, taking on the mantle of Impact Crew leader, and pursuing continuing education!

Thanks to Antonia's efforts, we all have an engaging, convenient, and transparent way to show our appreciation for our fellow teammates!

IMPORTANT BRANCH CLOSURE DATES

Monday, January 19
Martin Luther King Jr. Day

Monday, February 16
Presidents Day