

FOUR ALARM NEWS

Hot Topics for 2nd Quarter 2026



Ben Laurendeau

PRESIDENT'S MESSAGE

Consolidate Debt with Your Financial Partner

As a credit union member you know our mission as a not-for-profit: to provide members like you with the financial tools you need to prosper. You, the members, are our owners, and our main goal is to provide you with fair and sustainable financial options.

Americans in general are facing a slew of debt challenges. Between skyrocketing student loans, a housing unaffordability crisis, and record high credit card rates, debt relief is a top priority. Fortunately, as an FFCCU member you have a host of great options to help you confront these difficult times.

One of our flagship offerings is the Great Rate VISA Balance Transfer Card. It offers a 1.99% introductory APR* on balance transfers made within 60 days of card activation as well as \$0 balance transfer fee. This rate allows you to move high-interest card debt to a lower rate card. Payments are easy to set and schedule through FFCCU digital banking.

Another sometimes overlooked option is a home equity loan. This type of loan leverages payments you've made on your house to secure a loan for any use. While it's popular to utilize a home equity loan on home improvements, consolidating high interest debt (especially from credit cards) into a lower rate home equity loan could be an effective strategy.

If you are seeking a way out of debt, FFCCU is here to help. Reach out and schedule a meeting with one of our teammates to get started.



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.**



WHAT IS A TRUMP ACCOUNT?

Trump Accounts are a new tax-advantaged savings account for children under the age of 18. Much like a retirement account or even a 529 Plan, Trump accounts will only be accessible without penalty after they have matured (upon the recipient reaching 18 years of age). Funds in these accounts are put into investments (often from companies owned by the program's sponsors) to grow the savings until the fund matures. A Trump Account will accept contributions from you, the child, or family and friends. It's also possible for an employer to make contributions if any employers elect to do so. There are also provisions for charitable organizations and state governments to make contributions to these accounts if desired.

Contributions are capped annually. Parents and other adults can invest up to \$5000 in any given year. Employers may contribute up to \$2500 a year – though this amount is counted towards the \$5000 cap for adults and family. Contributions from governmental entities and charitable organizations, however, can be made without a limit.

Am I Getting \$1000 In the Account from the Government?

In some specific cases, yes. If any of your children were born between **January 1, 2025**, and **December 31, 2028**, their Trump account would be opened with \$1000 in seed funds provided by the US Treasury Department.

When are Trump Accounts Available?

The accounts are slated to debut on July 5, 2026.

For more details, see the article on this topic over at the FFCCU blog at ffcommunity.com/blog



IGNITE MY FUTURE SCHOLARSHIP

ignite my future SCHOLARSHIP



Every year, FFCCU awards the Ignite My Future Scholarship to dedicated Club Ignite students with a passion for volunteering and community service. Let's meet the 2026 winners!

MATTHEW BUGA

WELLINGTON HIGH SCHOOL

"Giving back to the community is not just an obligation, but an opportunity to support others, learn from new experiences, and grow as a person."

For Matthew, volunteering is about making an impact. His work through Wellington United Methodist Church's Youth Group took him from Washington D.C. to the site of hurricane devastation in North Carolina: Delivering meals, clearing debris, and building accessibility ramps. He promotes health, confidence, and personal safety as a volunteer facilitator through Tiger Martial Arts Academy, leveraging nearly a decade of Taekwondo experience. Matthew is proof of the striking changes that occur when you make service a priority.

MALORIE OSTER

THE HAWKEN SCHOOL

"You'll get more than you give."

Volunteering was always a choice for Malorie – and she never would have expected where the journey would take her. As a tutor through the Chagrin Falls Park Community Center, Malorie was a beacon for three young students with a variety of experiences. She accomplished much in this role: overcoming frustrations with math, mentoring, offering a source of safety and encouragement, and serving as an educational companion. Malorie honed her approach to tutoring to fill the needs of her mentees. And when the facilities themselves needed support, Malorie took it upon herself to attain grant funding for the Community Center and revitalize the experience for all students.



MOST VALUABLE TEAMMATE LAURA ZAJAC

PUTTING UP A WALL BETWEEN FRAUD AND OUR MEMBERS

Through her dedication to the members, Laura has been working through hundreds of disputes due to the Walmart fraud that hit in the Fall of 2025. During this difficult time, everybody at FFCCU has come together in their various roles to work with and beside our members to resolve these issues.

Being at the forefront, this burden fell especially heavy on Laura's shoulders, and she did a phenomenal job. Laura has shown time and time again what it means to be a team player, and a true advocate for the members!

2026 ELECTED BOARD OF DIRECTORS

Directors elected in 2026 to serve on the FFCCU board for a 3-year term.



Gary Arbeznik



Damian Borkowski



William Deighton



Anthony Missig

IMPORTANT BRANCH CLOSURE DATES

Good Friday | Friday, April 3 (branches close at 12pm)

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

WELCOME NEW TEAMMATES



Kimyatta Fuller
Member Contact
Center Representative



Amy Plant
Teller



George Marrero
Member
Contact Center
Representative



Jessica Smith
Member
Contact Center
Representative