

FOUR ALARM NEWS

Hot Topics for 4th Quarter 2026



Ben Laurendeau

PRESIDENT'S MESSAGE

CELEBRATING 44 YEARS OF SERVICE: **THANK YOU, JIM POLK**

There are very few people who can say they have dedicated more than four decades to helping guide an organization. After 44 years of service on the Firefighters Community Credit Union Board of Directors, James "Jim" Polk has made the decision to retire.

Jim began serving on our Board in 1982. Over the years, he held several leadership positions, including Vice-Chair and Secretary, and helped guide FFCCU through decades of growth, change and progress.

For those who may not know Jim's full story, his commitment to service extends far beyond the credit union. Jim retired from the Cleveland Fire Department after 30 years as a firefighter. He also served as Treasurer of Fire Fighters Local 93 and spent 18 years on its Union Executive Board, in addition to representing fellow firefighters on workers' compensation matters.

Service has clearly been a defining part of Jim's life.

Our Board of Directors holds a particularly important role at FFCCU. Unlike the boards of many traditional financial institutions, our directors are members of the credit union who volunteer their time to represent the interests of their fellow members. They help establish policies, provide guidance and make decisions that shape the direction of our organization.

For 44 years, Jim willingly accepted that responsibility.

I have had the opportunity to work alongside Jim for more than two decades during my time as President and CEO. Throughout that time, his loyalty to FFCCU and dedication to our members have remained constant. An organization can change tremendously over 44 years, but having people who remain committed to its purpose and the people it serves provides an invaluable sense of continuity.

On behalf of our teammates, Board of Directors and the entire FFCCU membership, I want to personally thank Jim for the tremendous amount of time he has given to this credit union.

Forty-four years of volunteer service is an extraordinary commitment and one that deserves our sincere appreciation.

Jim, thank you for your leadership, your loyalty and your many years of service to FFCCU and our members. We wish you nothing but the best in your retirement.



Unclaimed Funds have been in the news in northeast Ohio quite a bit over the last few months, but what are they?

Financial institutions, including credit unions, and other businesses are required to send the funds from accounts that have not had any account holder activity or from uncashed cashier's checks to the state of Ohio after 5 years. We are required to notify account holders via mail. This gives the member an opportunity to claim or acknowledge their account or perform a transaction before the funds are withdrawn and sent to the state.

Once they have been sent to the state, the funds can only be claimed through the state's Unclaimed Funds process. The credit union no longer has the funds and cannot claim on behalf of the member. Accounts belonging to deceased persons may be sent to the state sooner if there is no joint owner, beneficiary, or estate executor to claim the account.

How to prevent your account from going dormant?

Members should perform a member-initiated transaction, like a deposit, withdrawal, or transfer at least once every six months to avoid credit union dormancy and fees. An even better option? Set up a direct deposit or auto transfer from another account, another financial institution, or your employer to keep the account active (and build up some savings while you're at it).

Members are notified by mail and/or e-mail when an account is nearing dormancy so it's important to open and read all correspondence from the credit union. Because we are required to notify members by mail, keep your address and other contact information updated.

Follow this QR for further details:



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!

Don't Miss Your
Shot to Serve!

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 2, 2026 4:00pm EST

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



Trinity Fussner
Marketing Operations
Coordinator



Kaitey Pastva
Teller



Jessica McGan
Financial Service
Representative



Claudette Hayes
Financial Service
Representative



Shalena Szabo
Financial Service
Representative



Adriana Henry
Teller



Robert Smith
Teller



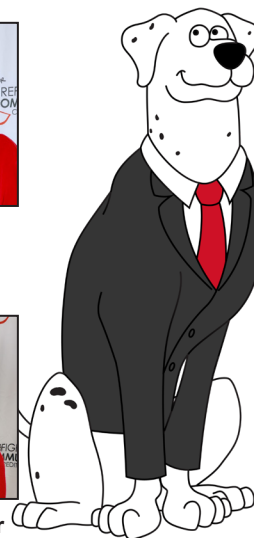
Walter Deja
Financial Service
Representative



Vinnie Grandt
Financial Solutions
Specialist



Teauna Felder
Financial Service
Representative



ROUND UP AND LEVEL UP

Your debit card can help grow your savings.

EARN
3.00% APY*



MOST VALUABLE TEAMMATE: DIAMOND WYCKOFF

SHINE BRIGHT LIKE DIAMOND!

Diamond really showed up for the credit union this quarter by saving us from a \$10,000.00 loss.

She worked diligently with her team to confront this fraud once she realized that the "member" was not who he said he was.

She was able to get the loan reversed just in time - saving us thousands of dollars.

IMPORTANT BRANCH CLOSURE DATES

Columbus/Indigenous Peoples' Day
Monday, October 12

Veterans Day
Wednesday, November 11

Thanksgiving Day
Thursday, November 26

Christmas Eve
Thursday, December 24
(branches close at 12pm)

Christmas Day
Friday, December 25

New Year's Day
Friday, January 1, 2027

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

*APY= Annual Percentage Yield. Terms and Conditions Apply. Visit ffcommunity.com for details