

April 2024

fremontfcu.com



Member CONNECTION

Dear Valued Member,

As we begin the second quarter, I would like to express my sincere gratitude for your continued support and patience. Last month was challenging due to the short temporary closure of our East branch in February, and I want to thank you for your adaptability and understanding during this period.



I appreciate the dedication of our East team for maintaining high service standards throughout the closure. Their unwavering commitment did not go unnoticed, and we are fortunate to have such a dedicated team. I am pleased to announce that our East branch is now back in operation, thanks to the collaborative efforts of our team.

In addition, we have made some positive technological developments to enhance your digital banking experience, including updates to our new Online Account Opening (OAO) system with Meridian Link Membership and Loan applications. Our goal is to make your online banking experience seamless, convenient, and secure.

We are committed to safeguarding your financial well-being by prioritizing fraud prevention. We employ a multi-layered approach, including advanced authentication protocols and real-time transaction monitoring, to ensure the security of your accounts and to prevent fraud. We encourage you to stay informed about the latest security features, and if you have concerns or encounter suspicious activities, please contact us immediately.

Our mission is to exceed your expectations and strive to provide you with the best advice, services, and products to promote healthy financial living. We are committed to being your trusted financial partners in achieving your goals.

Thank you for being a valued member of Fremont Federal Credit Union.

Sincerely,

Nick Cray
President/CEO

Don't miss our ANNUAL MEETING on May 16th.

7:00 PM
at 315 Croghan Street
Fremont, Ohio

Your voice matters, and as a member, you have the right to vote for our Board of Directors and join us at the Annual Meeting.

During this gathering, we'll review our financials for the past year, announce scholarship winners, and conduct our Board elections. Refreshments will be served, making it a delightful occasion to witness the credit union difference firsthand.

Having proudly served our members for over 75 years, we look forward to continuing this tradition as we evolve to meet your changing needs.

Thank you for choosing Fremont Federal Credit Union—we appreciate your trust and loyalty.

**Your Credit Union,
Your Voice, Your Choice!**

SAVE THE DATE

Fremont
419.334.4434

Woodville
419.849.2570

Clyde
419.547.2348

Port Clinton
419.573.6310

Committed to

Membership Restrictions Apply

Federally Insured by NCUA



Member Connection April 2024



Upcoming Shred Days

Saturday, May 11

10:00 AM - 12:00 PM
Woodville Branch
801 West Main Street
Woodville, OH

Saturday, June 22

10:00 AM - 12:00 PM
Clyde Branch
1027 E. McPherson Hwy
Clyde, OH

Fremont Federal Credit Union branches will

CLOSE AT 1:00PM

on April 8th for the Eclipse!

We'll reopen on Tuesday, April 9th.

Swing by in the morning
to grab an FFCU
Eclipse Swag Bag!



Home Is Where Your Equity Is

Unlock your financial potential with a
Home Equity Line of Credit from FFCU.

Borrow as much or as little of your home's equity and use these funds for any expenses you choose! Let us assist you in building your tomorrow by leveraging the assets you have today.

Introductory rate of

3.99% APR*

first 6 months

Variable rate as low as

8.50% APR*

thereafter

Apply Today at fremontfcu.com!

*APR=Annual Percentage Rate. The Introductory Rate of 3.99% APR is fixed for the first 6 months from the closing date, with a combined loan-to-value (total amount owed on your home, divided by the appraised value) not to exceed 90%. Thereafter, your rate will change to the Variable Rate based on the Prime Rate plus a margin. Ex. The margin is based on credit score, with an interest rate floor of 4.00%. APR is 4.094% on a \$25,000 HELOC with a credit score of 730. This APR includes the \$175.00 processing fee. Interest rates are determined based on creditworthiness. The maximum Annual Percentage Rate that can apply is 18.00%. Property insurance is required. Existing FFCU debt is not eligible. Rates are current as of March 1, 2024. Program rates, terms, and conditions are subject to change without notice. NMLS #328544. The promotion period is 3/1/2024 - 6/30/2024. All loans are subject to approval. Membership Eligibility Required. Federally Insured by NCUA. Equal Housing Lender.

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Committed to

MEMBERSHIP