

July 2024

fremontfcu.com



Member CONNECTION

Dear Members,

The first half of 2024 has been an exhilarating period for Fremont Federal Credit Union. We've experienced remarkable loan growth, as many of you have chosen us for your credit cards, car loans, vacation financing, and more. It's a source of immense pride for us to help you afford life's essentials and achieve your dreams.



Our West Branch remodel is on track and going smoothly. We're making significant improvements to better serve you, and we can't wait to reveal the new and improved space. Keep an eye out for details about our grand reopening event—it's going to be a celebration you won't want to miss!

We're also excited to announce that our enhanced digital platform is now easier to navigate and more secure than ever. This initiative allows you to open an account or apply for a loan quickly and effortlessly, all while ensuring your personal information remains protected. Our goal is to keep you informed and engaged with the latest offerings and updates from FFCU in a seamless and secure manner.

I want to personally thank all of you who participated in our recent member survey. Your feedback is invaluable in helping us continue to provide the high level of service, safety, and expertise you expect from us. Taking the Member Service Survey is crucial because it allows us to understand your needs, preferences, and concerns better. Your insights help us identify areas for improvement and ensure that we are meeting your expectations. By participating in the survey, you play a direct role in shaping the future of our services and making sure we stay aligned with your needs.

As we embrace the summer season, we have a wide range of products to enhance your enjoyment. Whether you need a home improvement loan, a vacation loan, or want to take advantage of our current credit card bonus point promotion, we are here to fulfill your financial needs. For more information, contact one of our Financial Service Representatives at 419-334-4434 or visit any of our FFCU locations today.

At FFCU, our mission is to deliver the best advice, products, and services to promote a healthy financial life. This mission is at the heart of everything we do because we understand that a solid financial foundation is essential for achieving your dreams and securing your future. We are committed to being your trusted partner, offering guidance and support to help you navigate your financial journey. By providing you with the right tools and resources, we aim to empower you to make informed decisions and achieve lasting financial well-being.

Thank you for your membership and for allowing us the privilege of serving you.

Best regards,

Nicholas Cray
President/CEO

Exciting News!

Fremont Federal Credit Union is thrilled to announce the appointment of Kathryn Tucker as our new Chief Experience Officer (CXO). Kathryn joins from PNC Bank, where she led a \$1.3 billion business across 12 branches in Northwest Ohio.



Her background includes roles as Vice President of Operations for the Historic South Initiative and CEO of the Northwest Ohio Development Agency. She holds a Bachelor of Business Administration from Ashford University and is pursuing a Juris Doctor from the University of Toledo College of Law. Her awards include the 2021 20 Under 40 Award and the 2023 PNC iLEAD by Example Award. Kathryn also serves as President of the Women of Toledo Board.

Kathryn lives in Toledo with her husband and four children. Her commitment to exceptional service makes her a valuable addition to the FFCU family. We can't wait to see all the great things she'll accomplish in the years ahead!

We are also delighted to announce Andrea Butzier's promotion to Vice President of Business Process Transformation at FFCU. With nearly 24 years at our credit union, Andrea has shown dynamic leadership and innovative thinking.



In her new role, Andrea will enhance and streamline our business processes, align systems, optimize procedures, and refine training and communication strategies. Her deep knowledge and experience make her ideal for this position. Andrea's promotion reflects her invaluable contributions, and we are excited for her to take on these new responsibilities.

Fremont
419.334.4434

Woodville
419.849.2570

Clyde
419.547.2348

Port Clinton
419.573.6310

Committed to

EXCELLENCE

Membership Restrictions Apply

Federally Insured by NCUA



We wholeheartedly believe our youth members are our future and we realize that pursuing a college education takes hard work, dedication, and a considerable financial commitment. We are proud to support local youth and their efforts through our scholarship program. Each year, Fremont Federal Credit Union awards scholarships to well-deserving students based on academic excellence, good citizenship, and continuous contribution to school and community.

Congratulations to the 2024 FFCU scholarship recipients!

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| Madeline Militello - St. Joe High School | Cailin Thornbury - Clyde High School |
| Grant Guess - Lakota High School | Maria Maringer - Danbury High School |
| Lauren Ritzman - St. Joe High School | Evan Venturino - Vanguard Tech Center |
| Noah James - Clay High School | Anaya Bulger - Fremont Ross High School |



Holiday Closures

- Thursday, July 4**
Independence Day
- Monday, September 2**
Labor Day
- Monday, October 14**
Columbus Day



Upcoming Shred Days

- Saturday, July 20 | 10AM - 12PM**
East Branch, 1457 E. State St. in Fremont
- Saturday, August 17 | 10AM - 12PM**
Port Clinton Branch, 2856 E. Harbor Rd. in Port Clinton
- Saturday, September 7 | 10AM - 12PM**
West Branch, 2374 W. State St. in Fremont



Summer Adventures Await

Enjoy Our Special **.50% APR* Discount** on All Recreational Vehicles.

And, **NO Payments for 90 Days!**

Apply Today at fremontfcu.com or Call 419.334.4434!

*APR=Annual Percentage Rate. The 0.50% APR excludes mortgage loans and credit cards. Rate is based on credit qualifications. Program rate, terms and conditions are subject to change without notice. Interest will continue to accrue during the 90 day no payment period. Membership Eligibility Required. Federally Insured by NCUA.

Fremont Federal Credit Union (“Credit Union”) may terminate a member’s membership in the Credit Union in one of three ways. The first way is through a special meeting. Under this option, the Credit Union may call a special meeting of the members, provide the member an opportunity to be heard, and obtain a two-thirds vote of the members present at the special meeting in favor of expulsion. The second way to terminate a member’s membership is under a nonparticipation policy given to each member that follows certain requirements. The third way to terminate a member’s membership is by a two-thirds vote of a quorum of the directors of the Credit Union for cause. If a special meeting of the members is called to expel the member, only in-person voting is permitted in conjunction with the special meeting, so that the affected member has an opportunity to present the member’s case and respond to the Credit Union’s concerns. However, an in-person meeting is not required if a member is expelled by a two-thirds vote of the board of directors.

Cause is defined as follows: (A) a substantial or repeated violation of the Credit Union’s membership agreement; (B) a substantial or repeated disruption, including dangerous or abusive behavior, to the Credit Union’s operations; or (C) fraud, attempted fraud, suspected fraud, or a conviction of other illegal conduct that a member has been convicted of in relation to the Credit Union, including in connection with Credit Union employees conducting business on behalf of the Credit Union. Dangerous and abusive behavior is considered any violent, belligerent, unreasonably disruptive, or abusive behavior. Examples of dangerous and abusive behavior, as referenced herein include, but are not limited to, a member threatening physical harm to employees; a member repeatedly and unwelcomely giving gifts to or asking tellers on dates; a member repeatedly using racial or sexist language towards employees; or a member threatening to follow a loan officer home for denying a loan.

Before the board votes on an expulsion, the Credit Union must provide written notice to the member’s mail address (or email, if applicable) on record or personally provide the written notice. The Credit Union must provide the specific reasons for the expulsion and allow the member an opportunity to rebut those reasons through a hearing if the member chooses. It is the member’s responsibility to keep the member’s contact information with the Credit Union up to date, and to open and read notices from the Credit Union. Unless the Credit Union determines to allow otherwise, there is no right to an in-person hearing with the board. If the member fails to request a hearing within 60 calendar days of receipt of the notice, the member will be expelled. The member may submit any complaints about pending expulsion or expulsion to NCUA’s Consumer Assistance Center if such a complaint cannot be resolved with the Credit Union.

The Credit Union will confirm any expulsion with a letter with information on the effect of the expulsion and how the member can request reinstatement. Expulsion or withdrawal from membership does not relieve a member of liability to the Credit Union, and the Credit Union may demand immediate repayment of the money the member owes the Credit Union after expulsion, subject to any applicable contract terms and conditions. A member who has failed to vote in annual Credit Union elections or failed to purchase shares from, obtain a loan from, or lend to the Credit Union may be deemed to be non-participatory and expelled from membership in accordance herewith.

In addition to the Credit Union’s ability to expel members as provided for herein, the Credit Union, at its sole discretion, can limit services for members not in good standing, with no notice or requirement of a vote among the directors or members of the Credit Union. A member in good standing is a member who: maintains at least their minimum share, as defined within the Credit Union’s Bylaws; has not had any account with the Credit Union closed due to abuse or negligent behavior; has not caused a financial loss to the Credit Union; and has not engaged in violent, belligerent, disruptive, or abusive activities such as:

1. violence, intimidation, threats, harassment, or physical or verbal abuse of duly elected or appointed officials or employees of the Credit Union, members, or agents of the Credit Union. This includes actions while on Credit Union premises and through use of telephone, mail, email, or any other electronic method;
2. causing or threatening damage to Credit Union property;
3. unauthorized use or access of Credit Union property;
4. disseminating incorrect, misleading, confidential, or proprietary information regarding the Credit Union; or
5. creating or being involved in any actions that may cause material risk or financial harm to the Credit Union.

For members that are violent, belligerent, disruptive, or abusive, the Credit Union may choose to limit services when there is a logical relationship between the activities and the services to be suspended. For example, if a member is verbally or physically abusive to a Credit Union employee or other members, the Credit Union may refuse to permit the member onto the Credit Union premises and/or may further restrict the availability of certain services to limit personal contact with Credit Union employees or members. Whether violent, belligerent, disruptive, or abusive activities has occurred will be determined in the sole discretion of the Credit Union. For additional information on expulsion or limitation of services, see Article XIV of Credit Union Bylaws.

Approved by the Board of Directors on May 16, 2024