

# Member CONNECTION

## Dear Valued Member,

As we step into 2025, I want to personally thank you for trusting Fremont Federal Credit Union as your financial partner. Your loyalty and support are at the heart of everything we do, and together, we've accomplished incredible milestones in 2024.

This past year wasn't just about setting goals—it was about delivering real progress and meaningful results that benefit you, our members. The plans we've worked on in recent years have come to life, and their impact is visible in the ways we serve you and our community.



One of the highlights of 2024 was expanding our Field of Membership to include Fulton, Hancock, Lucas, Ottawa, Seneca, Sandusky, and Wood Counties. This growth allows us to bring Fremont Federal Credit Union's trusted services to more people, strengthen our community connections, and welcome new members into our credit union family. Each new member enriches our community and inspires us to continue providing the exceptional service you deserve.

We've also worked hard to make your experience with us more seamless and efficient. Our adoption of the Meridian Link platform has simplified the process for opening accounts and securing loans, making it faster and easier for you to access the services you need. In addition, we remodeled one branch and completed major repairs at another to ensure our facilities remain welcoming and reliable for everyone we serve.

This year, we helped more than 1,400 members open new accounts and supported over \$80 million in lending—an all-time high for our credit union. Our team processed over 65,000 calls and 264,000 teller transactions, ensuring you always have the support you need when you need it. Protecting you from fraud is also a top priority, and in 2024, we successfully mitigated over \$600,000 in potential losses to keep your financial wellbeing secure.

Beyond numbers, 2024 was a year of investing in what matters most: you and our community. From attending over 60 local events to sharing financial resources through commercials and outreach, we've been working hard to provide value and build stronger connections. We're also excited to announce the upcoming addition of a new branch in Bowling Green, ensuring even more members have access to our services.

Our mission has always been to provide you with the best advice, service, and products to promote healthy financial living. Every step we've taken this year reflects our commitment to empowering you to achieve your financial goals and live your best life.

Looking ahead to 2025, we are excited to bring even more positive impacts to you, our valued members. We plan to introduce new financial products tailored to your needs, enhance our digital banking services for greater convenience, and expand our financial education programs to help you make informed decisions. Our commitment to community involvement will continue, with more outreach events and partnerships aimed at supporting local initiatives and fostering a sense of belonging.

Thank you for being an essential part of our story. Your trust and support inspire us to keep striving for excellence. Here's to an even brighter 2025 filled with new opportunities, growth, and success for you and your families.

Wishing you a happy, healthy, and prosperous New Year.

Sincerely,

Nick Cray  
President/CEO

## Important Member Service Agreement Update

### Savings Transfer Overdraft Protection

We want to inform you about an important update to your Member Agreement regarding the Savings Transfer Overdraft Protection feature.

### What's Changing?

**Automatic Transfers:** This feature is available on our checking and money market account products. If an item (such as a check, ATM withdrawal, ACH transaction, or Visa® Check Card Purchase) is presented against your checking account and exceeds the available funds, we will automatically transfer funds from your Regular Savings Account to cover the overdraft.

**Per-Item Fee:** A \$5.00 fee will be charged for each transfer that takes place (please refer to the Fee Schedule for more details).

**Customization:** You have the option to redirect these transfers to come from another account or cancel this feature altogether. To make changes, simply contact us.

**Liability:** By using this service, you agree to hold Fremont Federal Credit Union harmless for any and all liability that may arise if a transfer does not occur.

### Need Assistance?

If you have any questions or wish to make changes to your Savings Transfer Overdraft Protection settings, please contact us by calling 419.334.4434 or visit us online by scanning the QR code below.



Scan to learn more!

**We're here to help you make  
the most of your savings!**

## Let Your Voice Be Heard!

### Annual Meeting scheduled for May 15, 2025

As we step into the New Year, it's time to highlight the essence of community participation within our financial cooperative. 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.

If you've ever wondered about becoming a Board member, the process is outlined below. Feel free to reach out or drop by with any questions. We encourage you to consider attending the Annual Meeting in May—an excellent opportunity to engage with the credit union community.

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.

The Nominating Committee consisting of: Jim Yeager, Bobby Foster, and Maria Ranker have nominated present Board Members:

- **Rick Egbert**
- **Juanita Sanchez**
- **Cory Stine**

for the three vacant Board of Director positions.

The Nominating Committee will accept additional nominations from any member that may be interested. Those interested must contact Cory Stine, Chair of the Nominating Committee, and schedule an interview to discuss the Duties and Responsibilities of a Board of Director. In addition, each potential Board nominee must submit a letter listing his/her qualifications to be a member of the Board of Directors, along with a petition signed by a minimum of 200 Credit Union Members. This must be completed and to the Nominating Committee by **February 14, 2025**.

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

ANNUAL MEETING SCHEDULED

- May 15, 2025
- 7:00 P.M.

FREMONT FEDERAL CREDIT UNION  
315 Croghan Street  
Fremont, Ohio

A ballot for the Board of Directors election will be provided via the April 2024 Member Newsletter, if warranted, to all eligible voting members 30 days prior to the Annual Meeting. Voting will be closed on **May 8, 2025, at 6:00 p.m.**, five business days prior to the Annual Meeting, and the vote will be tallied. The results will be verified at the Annual Meeting and the Board Chairman will make public the result of the vote at the Annual Meeting.

In the event there is only one nominee for each position to be filled, the election will not be conducted by mail ballot and there will be no nominations from the floor. The Board Chairman may take a voice vote or declare each nominee elected by General Consent or Acclamation at the Annual Meeting.

### Stay up to date with our holiday hours!

FFCU will be closed on:

- **Martin Luther King Day:** Monday, January 20, 2025
- **Presidents Day:** Monday, February 17, 2025



Plan your visits accordingly and make the most of the holiday season with Fremont Federal Credit Union. Our services are available around the clock with online banking and our mobile app. You can also access your account through our 24/7 ATMs.

## Bowling Green, We're on Our Way!

### New Location Coming Soon

Fremont Federal Credit Union is thrilled to announce our expansion into the Bowling Green community. Stay updated on our progress and opening date by visiting [fremontfcu.com](http://fremontfcu.com).

