

April 2025

fremontfcu.com



Member CONNECTION

Dear Members,

It's been a busy start to the year here at Fremont Federal Credit Union. As we continue to grow and enhance the services we provide to you, we're delighted to share a few especially noteworthy updates:

First, a special thank you to our members! We had a strong 2024, so we want to share that success with you. We are excited to announce a special dividend of \$500,000 as our way of thanking you for your trust, your loyalty, and your engagement with the credit union. Your continued support allows us to remain member-focused, and to continue offering the best advice, the best products, and the best service to promote healthy financial living. Stay tuned for more information.



We are also proud to invite you to the grand opening of our new branch at 1200 N Main Street in Bowling Green, Ohio, on May 5th. We are excited to be a part of the Bowling Green community, and we look forward to serving you in this new location. This expansion is a key milestone in our journey to bring more convenience and accessibility to our members.

In addition, we're making improvements to our ATM services. Our new fleet of ATMs will soon be available at all locations, providing you with faster and more reliable access to your accounts. We're also pleased to announce the addition of two new ATM locations at the Perrysburg and Toledo Costco stores, making it even easier for you to access your finances.

We are also introducing our Voice of the Member program. This initiative allows us to gather feedback from you at every point of interaction—whether you're opening an account, conducting a transaction at the branch, or using our digital services. By listening to your feedback, we can better understand your needs and ensure that we're always working to make your experience with us even better. This program underscores our ongoing commitment to putting you, our members, first as we continue to grow and evolve together.

We are incredibly excited about the growth and positive changes happening at Fremont Federal Credit Union. We can't wait to see you at our new Bowling Green branch and at our other locations as we roll out these exciting updates. Thank you for your continued support, and thank you for allowing us to serve you.

Sincerely,

Nick Cray
President/CEO

MARK YOUR CALENDARS!

**Join us for our Annual Meeting
on May 15th at 7:00PM!**

Located at 315 Croghan Street, Fremont, OH.
Experience the credit union difference firsthand.

**Our new Bowling Green location
is opening on May 5th!**



We look forward to welcoming you to our new branch
at 1200 N Main Street, Bowling Green, OH.

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

Cybersecurity Tips



The Federal Trade Commission (FTC) offers guidance on safeguarding your personal information from hackers and scammers.

Key recommendations include:



Secure Your Home Wi-Fi Network: Protect your router and network by following best practices, such as changing default passwords and enabling encryption, to prevent unauthorized access.



Regularly Back Up Your Data: Maintain backups of important data to the cloud or external drives to recover information in case of device loss, theft, or compromise.



Be Cautious with Unsolicited Communications: Avoid sharing personal information with unknown callers, emails, or texts. Legitimate organizations will not request sensitive information.



Use Strong Passwords and Two-Factor Authentication: Create complex passwords with a mix of letters, numbers, and symbols. Enable two-factor authentication on sensitive accounts.



Keep Your Software Up to Date: Regularly update software on your devices, including security software, internet browsers, operating systems, and mobile apps, to protect against security threats.

consumer.ftc.gov

Cash in on Your Connections!

Share the benefits of banking with FFCU and get a **\$50 Cash Bonus!**



Refer a friend and you **both** get rewarded.

Scan to learn more!



Your Next Adventure Awaits

Get There for Less with **Rates as Low as 4.75% APR*** on auto, motorcycles, boats, RVs, and more!

Financing with Fremont Federal Credit Union makes hitting the road, setting sail, or exploring the great outdoors more affordable than ever.

Don't wait—this limited-time offer ends April 30th!

*APR=Annual Percentage Rate. Rate based on credit worthiness. Loan offers, rates, terms, and conditions are subject to change without notice. Membership eligibility required. Federally insured by NCUA.

Upcoming Shred for Safety Days

- April 5th at Woodville Branch
- May 3rd at Clyde Branch
- June 28th at Fremont East Branch
- July 26th at Port Clinton Branch
- August 2nd at Fremont West Branch

