

FOUR ALARM NEWS

Hot Topics for 1st Quarter 2025

Open Up (Your Wallet) AND SAY “SAVINGS!”

The doctor shines a light in your eye during your annual physical, the overhead beams down on you for every six month dental cleaning, and your mechanic pops on a head lamp during the occasional tune up. Regular maintenance shines a light on any problems before they occur. So...don't your finances deserve a check-up too?

DO YOU DARE²COMPARE?

Taking the Dare2Compare challenge could illuminate ways to save you money! This absolutely FREE service is available year-round. Schedule a time to come in, and one of our knowledgeable teammates will spotlight potential opportunities to save you money.

How our Dare2Compare Challenge Works:

Prepare Your Information

Before your appointment, gather key documents like pay stubs and statements for your mortgage, loans, accounts, and credit cards to give us a full picture of your finances.

Meet With Us

We'll review your finances, compare rates and terms, and identify ways to save, like loan consolidation, refinancing, or switching to better accounts.

Receive Your Plan

After the session, you'll get personalized next steps and clear recommendations, often including a plan to save you hundreds—or even thousands—over time!

A D2C is available to members and non-members alike! Your tune-up with our teammate will last 15-40 minutes, depending on the complexity of your finances, how many accounts you have, etc. In the past, we've saved some members hundreds or even thousands of dollars!

If you haven't yet, take the Dare2Compare challenge today! It's a brilliant way to stay informed of healthy financial changes you can make... And hey, you might just save a ton of money, too! Visit ffcommunity.com/dare2compare to get started.



Ben Laurendeau

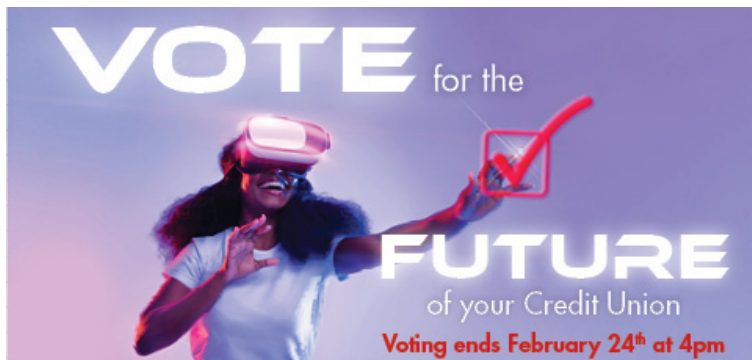
PRESIDENT'S MESSAGE

With the presidential and local elections behind us, you might be ready for a break from voting. However, I encourage you to check out the back of this newsletter for instructions on how to participate in your credit union's Board of Directors election—it's an opportunity to have a direct impact on the future of your financial institution. There are several ways to cast your vote.

As you swipe your debit card or make a loan payment in the app, it's easy to see your credit union as just another financial service provider. But we're different in many ways—and our director election process highlights one of those key differences.

Any member in good standing, regardless of balances, may seek election and, subject to nominating committee approval, be placed on the ballot. You, as a member-owner, then have the power to vote and help guide the direction of our credit union. These elected volunteers play an essential role in shaping our future by creating strategies, setting goals, and approving policies. Most importantly, they represent you and your best interests.

This democratically elected governance model ensures that our member-owners remain at the heart of everything we do. When the election opens, I encourage you to take a moment to cast your vote online or through other available options. Additionally, please join me in thanking our Board of Directors for their ongoing dedication and service to our credit union.



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.



YOUR VOTE COUNTS!

CHOOSE YOUR 2025 BOARD OF DIRECTORS

Starting January 10, you can vote for your 2025 FFCCU Board of Directors. It's up to you to choose who will represent you and help to guide the future of your credit union!

We are seeking to fill three (3) open volunteer Board Director positions. Check out the enclosed candidate bio sheet so you can make an informed decision.

How to Vote:



Visit ffcommunity.com/vote and click "Vote Now."



Call 216.621.4644 and listen for instructions.



Request a mailed, paper ballot, call 888.286.5068.



Scan the QR code with your smart device.



Cast your vote by Monday, February 24, 2025

SURCHARGE-FREE ATM NETWORK CHANGES

Starting January 1, 2025, our network of surcharge-free ATMs will be changing. But don't worry—we've got you covered!

Fifth Third ATMs will no longer be surcharge-free, but you'll still have access to thousands of surcharge-free ATMs through CO-OP, Alliance One, Culiance, and MoneyPass networks. You can easily find surcharge-free ATMs using our locator at ffcommunity.com/contact-us#locator or through our mobile app under "Locations."

YOUR SURCHARGE-FREE ATM OPTIONS ARE CHANGING



IMPORTANT NOTE: Fifth Third Bank ATMs will no longer be surcharge-free beginning January 1, 2025. Visit ffcommunity.com to locate your nearest surcharge-free ATM.

WELCOME NEW TEAMMATES



Tony Reynolds
Financial Service Representative



Kyle Neff
Assistant Branch Manager



James Zednik
Teller



Lynesha Ervin
Teller



Cameron Lewis
Teller



Greg Method
Financial Solutions Specialist



Emily Soeder
Financial Service Representative

MOST VALUABLE TEAMMATE PATTY SEBOLD



Patty went above and beyond to help a member who faced a long struggle in obtaining title documents for an auto loan financed with us. Although the dealership was responsible for the title, they delayed the process for nearly 10 months. After learning that the vehicle's VIN was involved in a fraudulent scheme in Canada, Patty took charge, contacting both the member and Canadian law enforcement directly. Her persistence led to the fast-tracking of the title, allowing the member to proceed with his plans to sell the car. Great job, Patty!

IMPORTANT BRANCH CLOSURE DATES

Monday, January 20
Martin Luther King Jr. Day

Monday, February 17
Presidents Day