

FOUR ALARM NEWS

Hot Topics for 2nd Quarter 2025



Ben Laurendeau

PRESIDENT'S MESSAGE

The Download On Digital Wallets

Digital payments are on the rise, but many remain hesitant to make the switch. Concerns about cybersecurity threats, identity theft, and device security are understandable—but mobile wallets are actually one of the safest ways to pay. A suite of safeguards make mobile wallets more

secure than carrying physical cards, which can be lost, stolen, or skimmed by fraudsters.

Advanced security measures like tokenization offer greater protection than traditional credit and debit cards. A mobile wallet does not store your data as raw credit card numbers. Your sensitive information is replaced with a unique, randomized 'token.' Even if a hacker intercepts a transaction, all they see is a meaningless string of numbers!

Beyond tokenization, mobile wallets also rely on multi-layered security features:

- Biometrics (fingerprint or facial recognition) ensures only you can access your device.
- Two-factor authentication adds another layer of defense against unauthorized access.
- Remote wipe capabilities allow you to erase data if your phone is lost or stolen.

While mobile pay is incredibly secure, it's still smart to keep a backup payment method handy. Phones can run out of battery, and not all retailers accept digital payments.

Now is the perfect time to embrace mobile pay and enjoy the convenience of speedy, secure, and clean, touch-free transactions.



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 FFCCU DEBIT CARD JUST GOT SMARTER!



FFCCU is committed to enhancing the banking experience for its members, and recent updates to ATM access and debit card services are part of that effort. While change can sometimes come with small adjustments, these improvements ultimately provide greater convenience, security, and control.

For members wondering where to find the new debit card controls in digital banking, FFCCU understands that navigating multiple features can take some time. To help, video tutorials are available to guide members through these tools, whether accessed via desktop, mobile, or the FFCCU app.

By using the provided link or QR code, members can access step-by-step instructions on managing their debit cards. These tools allow users to lock or unlock a card instantly, report a lost or stolen card, set spending limits, and customize security preferences—all from the convenience of their digital banking platform.

These enhancements put greater financial control directly into members' hands, ensuring a more secure and personalized banking experience. Stay connected with FFCCU's digital resources to take full advantage of these new features.

SCAN THE QR CODE AND SCROLL DOWN TO FIND TUTORIALS FOR THE NEW FEATURES





Every year, FFCCU awards the Ignite My Future Scholarship to dedicated Club Ignite members. This year, we're excited to announce two winners whose volunteer efforts have made a big impact. Let's meet them:



PATRICK MOCHAN
MIDVIEW HIGH SCHOOL

In Patrick's own words: "Making my community a better place has always been about fostering meaningful connections and creating opportunities for others to thrive." You might find him assisting athletes and students with disabilities as a Special Olympics and Best Buddies program volunteer. He was instrumental in providing books for local children in need, and efforts to warm up the holidays for elderly residents. Community need not be local either – Patrick also volunteered with underprivileged children in Panama. Bringing people together – that's how Patrick gives back.



DAVID TELBAN
SAINT IGNATIUS OF LOYOLA

David's gift for fostering personal connections and standing as a role model is how he gives back. As a Youth Challenge volunteer, he brought athletics, the arts, and positive social experiences to campers with disabilities. David guides incoming freshmen with the Big Brother Mentorship Program. And in supporting the Arrupe Summer program he inspired a mentee through a difficult period, helping the young student become a leader in his own right. David is an influential figure who makes his community stronger.

CONGRATS TO OUR 2025 IGNITE MY SCHOLARSHIP WINNERS!



MOST VALUABLE TEAMMATE ANGELIQUE ARROYO
DEDICATION TRANSLATES INTO SERVICE

To expand accessibility, a small and enthusiastic group of FFCCU teammates have offered their expertise in translation for Spanish-speaking members. One afternoon we received an auto loan inquiry from a potential member who could only converse in Spanish. One of our teammates initially stepped in, but technical issues and intricacies of the request made assisting a challenge. Angelique stepped in to assist and resolved the caller's needs. By the end of the conversation, the member knew what her next steps were and was working on a loan application. Angelique's willingness to take on responsibilities not called for by her position makes FFCCU a welcoming place for a wider piece of our communities. Her actions demonstrate the value of "people helping people".

2025 ELECTED BOARD OF DIRECTORS

Congratulations to the following members who were elected in 2025 to serve on the FFCCU board for a 3-year term.



Bryan Gallagher



Robert Schwind



Fran Lally

IMPORTANT BRANCH CLOSURE DATES

Mon., May 26: Memorial Day
Thurs., June 19: Juneteenth

Online banking and our mobile banking app are available any time to transfer funds, pay bills, and more.

WELCOME NEW TEAMMATES



Darius Smith
Member Contact
Center Representative



Hollie Coleman
Financial Solutions
Specialist



Alexis Gullatta
Financial Service
Representative



Ariel O'Stricker
Teller

