

APPLY FOR A FORT FINANCIAL SCHOLARSHIP

Fort Financial is committed to developing tomorrow's workforce today. To support our members in tackling the rising cost of college education, we offer an annual scholarship competition awarded to eligible students.

Each year, Fort Financial awards up to **\$5,000 in scholarships** to high school seniors or students who are currently enrolled in college and who plan to continue their education through an undergraduate degree program or certification from an accredited college, university or technology school.

Fort Financial members may apply for a student scholarship by completing and submitting an application, along with any supporting materials that may be beneficial throughout the scholarship selection process.

FORTIFY YOUR FUTURE EDUCATION EXPENSES

Thinking about your child's future education plans can be exciting, but also nerve-wracking, when you factor in the rising cost of higher education. Did you know that you can save for your child's college costs with a **Coverdell Educational Savings Account?**

A Coverdell ESA can be used for qualified education expenses, and distributions are tax-free as long as the funds are used before the owner reaches the age of 30. Contributions

Allocations are based on academic achievement, community involvement and financial need. Applicants should have outstanding citizenship qualities, including loyalty, trustworthiness, integrity and a genuine concern for the wellbeing of others.

If you have questions about the process or application, email scholarship@fortfinancial.org.

Important Dates to Remember:

- Beginning **April 1**, you can download the 2024 scholarship application at fortfinancial.org/scholarships.
- Applications are due **June 14, 2024**.
- Scholarship recipients will be announced in **mid-July 2024**.

are not tax deductible.

It takes just \$1 to open an account and to start earning interest. You can accelerate your savings and earn a higher interest rate with a **Coverdell ESA Certificate** (requires minimum \$500 opening deposit).

Learn more at fortfinancial.org/coverdell-esa, call us at **260.432.1561** or visit a branch to open your Coverdell ESA.



WE HAVE SPECIAL OFFERS JUST FOR YOU!

You have many choices on where to do your banking, and we value the opportunity to serve you. You may be eligible for special offers picked specifically for you!

To see if you qualify for any pre-approved loan or other personalized offers, sign in to online or mobile banking or visit fortfinancial.org/my-offers.

But don't wait too long! These offers, including the terms, rates and limits, are good for a limited time.





SURVIVING THROUGH TIMES OF HIGH COSTS OF LIVING

It's more important than ever to develop and maintain good financial habits with the high, and continually rising, cost of living. But figuring out where to start can be a daunting task—especially if you feel like you're already struggling with your finances.

The thing to remember is that it's never too late to ask for help, and it's never something you should be ashamed to do.

Take a look at some tips and suggestions to get through these times of high costs of livings in our latest blog post at fortfinancial.org/blog/tips-to-survive-high-costs-of-living.

Looking for some more self help? Visit fortfinancial.org/Financial-Resource-Center.

FORTIFY YOUR LIFE WITH ACCESS CHECKING

If you want easy and early access to your money, **Access Checking** gives you just that—early access to your direct deposit funds and no overdraft fees.*

Open your Access Checking account with as little as \$25. The monthly service fee will be waived if you meet all three requirements:

- 10 or more debit card transactions per month

- \$500 in direct deposits per month
- Enrolled in eStatements

Open your account in person or online at fortfinancial.org.

**Early access to funds is dependent on the timing when the payment file is submitted by the employer. We generally makes these funds available on the day the payment file is received which may be up to two days earlier than the scheduled payment date. Overdraft transfer fee will be waived for transactions with insufficient funds in an Access Checking account.*

HOME EQUITY LOANS

Spring is on it's way, and with it comes that list of home improvement projects and travel plans!

Fortify your next project with a **home equity loan or line of credit**. You can borrow against your home's equity to fund large projects or major expenses, including home renovations and travel costs.

Apply for your loan in person or online at fortfinancial.org.

HOLIDAY HOURS

MEMORIAL DAY

All branches will be closed **Monday, May 27, 2024**.

JUNETEENTH

All branches will be closed **Wednesday, June 19, 2024**.



Fort Financial Credit Union is a part of the CO-OP Shared Branch Network. Members have access to more than 5,000 locations nationwide.



260.432.1561
FORTFINANCIAL.ORG