



Fort Financial  
Credit Union

# FINANCIAL FRONT

Member Newsletter ★ Winter 2015

myFUTURE. myFAMILY. myFORT.

## VISA® Platinum and Signature Cards *Switch* to a Fort Financial Credit Card today!

Fort Financial's VISA® card program is designed to offer members a unique group of money-saving benefits including:



- **No Annual Fee**
- **Low Interest Rates**
- **No Balance Transfer Fees**
- **Generous Rewards Points\***



For a complete list of benefits, contact a Fort Financial member service representative today!

\*Rewards points valid on Signature Cards Only. Not available on Platinum cards. Contact us for more details.

## IMPORTANT NOTICE to all Fort Financial Members

Fort Financial Credit Union's Nominating Committee is currently accepting nominations to fill available positions on our Board of Directors.

Members who wish to be placed in the nomination must submit their resume and letter of intent to run for a position on the Board of Directors to:

Nominating Committee  
c/o Fort Financial Credit Union  
3102 Spring Street  
Fort Wayne, IN 46808

Resumes and letters of intent must be received no later than 5:00 pm on Wednesday, January 28, 2015.

All signatures must be valid Fort Financial Credit Union members and must be at least 18 years of age. Petitions must be returned to the Nominating Committee no later than 5:00 pm on Wednesday, January 28, 2015. The results of the election will be announced at the FFCU Annual Meeting on March 14, 2015. ★



## AUTO LOAN

Save with rates as low as  
**1.99% APR\***  
+ **NO PAYMENT**  
for 90 days!

*Apply today!*

\*APR=Annual Percentage Rate. Rates subject to change without notice. Additional qualifications apply, including credit history review. For more details, contact an FFCU loan officer today!

## Annual Meeting Notice



Fort Financial Credit Union will hold its **Annual Meeting on Saturday, March 14, 2015**, at 12:00 noon at Don Hall's Guesthouse in Fort Wayne, Indiana. Doors will open at 11:30 am. Tickets are \$10 per member and include lunch and entertainment. Purchase your tickets at any branch beginning in February, 2015.



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

## Holiday Hours



The credit union will be **CLOSED** on **Monday, February 16, 2015**, in observance of Presidents' Day. All three Fort Wayne Meijer In-store Branches, however, will be open from 11 AM to 5 PM on Monday, February 16, 2015.



## MORTGAGE Put us on your team!

Fort Financial's Mortgage Division can assist you with your first mortgage.

### Our mortgage services:

- ★ Purchase
- ★ Refinance
- ★ Construction Loans (one-time closing)—IN only
- ★ FREE Pre-qualification
- ★ ARM & Fixed Rates
- ★ FHA, VA, & USDA programs
- ★ Debt Consolidation

Our Mortgage Specialists are ready to help you get started. Call us today!

**(260) 435-5182**  
1 (800) 837-3262 (ext. 5182)

NMLS #401336 | NMLS #306541



## Big SAVINGS

### FREE CHECKING

- ★ No monthly service fees
- ★ No minimum balance
- ★ Unlimited check writing
- ★ Free Debit card
- ★ Free checks\* with Net Direct Deposit

### FREE MOBILE BANKING

- ★ Manage your FFCU accounts anywhere... anytime.
- ★ View account balances
- ★ Transfer funds
- ★ Search account history
- ★ Find branch locations
- ★ Find ATM locations
- ★ Check rates & more

### FREE BILL PAY

- Our online bill payment system lets you:
- ★ Add payees
  - ★ Schedule recurring payments
  - ★ Set up reminders to receive a message when payments are due

## 36-MONTH IRA CD 1.51% APY\*

Invest today with a CD from Fort Financial!

For more details, stop by your nearest Fort Financial branch, call us at

**(260) 432-1561,**  
or visit us online at  
**fortfinancialcu.org**

\* APY = Annual Percentage Yield. Quoted rate based on current rate as of 12/5/2014. Rates subject to change without notice. Certificates will mature as indicated on the account receipt or renewal notice. Certificates are non-transferable and non-negotiable. The funds in the certificate may not be pledged to secure any obligation of an owner except obligations with FFCU. FFCU may impose a penalty for withdrawal before maturity date.



## No Obligation FINANCIAL ANALYSIS

Fort Financial members can take advantage of a No Obligation Investment Analysis to review your financial goals and plan a course of action to help achieve them.

Paul Gregory, **Invest™** Financial Representative, is available to help you make the most of your financial resources. To help you strengthen your financial standing, Paul will help you:

- ★ Establish goals
- ★ Prepare for unexpected risks
- ★ Review your retirement contributions
- ★ Evaluate your investment portfolio

Call Paul Gregory at **(260) 435-5104** to schedule an appointment today!

**INVEST™**  
FINANCIAL CORPORATION

Registered Representative of **INVEST Financial Corporation**, member FINRA/SIPC. **INVEST** and its affiliated insurance agencies offer securities, advisory services and certain insurance products and are not affiliated with Fort Financial Credit Union. Products offered are: - **Not NCUA Insured - Not Credit Union Guaranteed - May lose value including loss of principal.**

