

# CROSSROADS

FINANCIAL FEDERAL CREDIT UNION

Fall 2021

**Mission Statement**  
Helping Members  
meet their financial needs . . .  
one CrossRoad at a time.

## International Credit Union Day 2021

Why do 291 million people worldwide choose credit unions? Because credit unions have a "people-first" philosophy. On October 21, 2021, our 9,000 CrossRoads members will join financial cooperative members around the globe in celebration.

As cooperative and democratic financial institutions, credit unions' success depends on the success of their members and their community. Credit unions strive to make the world 70414 a better place for their members by offering affordable rates and high-quality service that simplifies their lives and empower them to meet their financial goals.

Watch for us out in the community during the month as we "pay it forward" and join us on Thursday, October 21 in celebration of ICU Day



**BUILDING FINANCIAL HEALTH  
FOR A BRIGHTER TOMORROW™**

## IMPORTANT DATES AT

### \$71 For Charity

On Thursday, October 21st, you are invited to help us celebrate International Credit Union Day. Register to win \$71 for your favorite charity by emailing your name and charity to [askus@crossroadsfcu.org](mailto:askus@crossroadsfcu.org), calling or registering in person. The four winning charities will be drawn on Monday, October 26th.

### CROSSROADS FINANCIAL FEDERAL CREDIT UNION

### CrossRoads Financial FCU Annual Meeting

Saturday, January 29, 2022, at 10:00 a.m.  
Watch for future updates about this event.

### Nominating Committee Report

The nominating committee of Linda Kennedy, Jeff Geesaman, and Rodney Miles, report the board seats for Joday Auker, Margaret Ralph, and Dr. Joseph Vormohr who filled the seat vacated by Florine Golden are up for election for a three-year term on the Board of Directors. If you would like to serve as a volunteer on the Board, nominations may be made by petition. Petitions are available from Donald Gillespie and must be submitted by November 12, 2021. Nominations from the floor will not be heard.

## Holiday Closures

Mon., Oct. 11 .....Columbus Day      Thurs., Nov 11 .....Veterans Day  
Thurs., Nov. 25.....Thanksgiving Day      Sat, Dec. 25.....Christmas  
Sat, Jan. 1.....New Years    Closing early Christmas Eve at 12 Noon and New Years Eve at 2 pm!

During the holidays enjoy access to your account with Home Banking, Mobile Banking, Online Bill Pay, Sybil telephone teller and a Visa Debit Card for purchases or cash at one of our four ATMs. Traveling out of town? Watch for the Alliance One logo to avoid unnecessary surcharges at other ATMs.



## Your Account Number May Be Worth \$25!

Call by October 31st



## Prepaid Visa Cards

Searching for the perfect gift for your special person? Get something they'll appreciate---a prepaid Visa

Gift Card. Choose your gift from \$25 to \$1,000 and your special person can make purchases wherever Visa is accepted. Do they travel? Consider the Visa TravelMoney Card. Used for purchases or for cash at ATM's, the reloadable card amounts range from \$100 - \$4,000 Purchase your cards at any of our offices in Portland, Dunkirk, or Winchester.



## Christmas Club Savers

CrossRoads Financial FCU Christmas Clubs will transfer into Regular Share/Savings on Monday, November 1, 2021. If you wish your money deposited to a different account or have a check mailed to you, please let us know **before October 31st**. Do your friends and co-workers have a Christmas Club? Let them know that CrossRoads has one for them so they can enjoy a brilliant holiday in 2022.

**Sweeten your life even more & add a Christmas Club**

## Holiday Cash

**Worried about using those high-interest store credit cards 7318 as you shop this year? CrossRoads has holiday cash for you. Stop in or call to see how we can help you.**



### MAIN OFFICE

PO Box 806, 1102 W. Votaw St.  
Portland, IN 47371  
260-726-2142  
Mon - Thurs., 8:00 am - 4:30 pm  
Friday, 7:30 am - 5:00 pm  
Saturday, 8:00 am - 12:00 pm

### DUNKIRK BRANCH

18919 N. State Rd. 167  
Dunkirk, IN 47336  
765-768-6554  
Mon - Thurs., 8:30 am - 4:30 pm  
Friday, 8:00 am - 5:00 pm  
Saturday, 8:00 am - 12:00 pm  
ATM available

### PORTLAND BRANCH

PO Box 806, 905 N. Meridian St.  
Portland, IN 47371  
260-729-5100  
Mon - Friday, 11:00 am - 7:00 pm  
Saturday, 11:00 am - 3:00 pm  
ATM available

### WINCHESTER OFFICE

PO Box 532  
151 N. Middle School Rd.  
Winchester, IN 47394  
765-584-7200  
Mon - Thurs., 8:30 am - 5:00 pm  
Friday, 8:00 am - 5:00 pm  
Saturday, 8:30 am - 12:00 pm  
ATM available

[askus@crossroadsfcu.org](mailto:askus@crossroadsfcu.org)  
[www.crossroadsfcu.org](http://www.crossroadsfcu.org)



NMLS #802196

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## Introducing Round Up Savings

Save money when you use your debit card??? Yes, you can! Round Up Savings at CrossRoads gives you the ability to save money by rounding up your debit card purchases to the next dollar. Once a new Round Up Savings account is opened, 1643 every time you make a purchase with your debit card an automatic transaction amount is recorded in your checking account that rounds up to the next dollar and automatically deposits that change into your Round Up Savings account. Consider opening a new savings account to enjoy this convenient way to save money.

## We Make Other Loans, too.

CrossRoads Financial Federal Credit Union now offers Small Business Loans. Your Small Business Loan Specialist can now process loans for members with local decisions and quick turnaround times. Please contact our Small Business Loan Officer at 260-726-2142, extension 2026 for your small business needs.

## Financial Well Being

Financial plans of many consumers were affected by COVID. Financial well-being includes: You have control over day-to-day, 15256 month-to-month finances; can absorb a financial shock; are on track to meet your financial goals; and have freedom to enjoy life. Many of you have been trying to get back on track and here are some hints to help you:

**Fine Tune Your Financial Habits:**

- ✓ Spend less than you earn
- ✓ Save for future spending (including emergency fund)
- ✓ Only borrow what you can afford
- ✓ Grow Your money
- ✓ Protect what you have (insurance for yourself, your property, and savings)

Remember, CrossRoads is here to help you with your financial wellness.



Like Us on FaceBook