

# CROSSROADS

FINANCIAL FEDERAL CREDIT UNION

Spring 2021 April

## Mission Statement

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

## Annual Meeting News

Chairman of the Board, Joday Auker, welcomed more than 100 members to the Virtual 70th Annual Meeting on January 30, 2021. Directors Report, Supervisory Committee and Treasurer reports were read and approved. Controller, Jeff Whetstone, reported that CrossRoads performed very highly in their peer group of credit unions across the nation. At year-end 2020 total assets increased to \$69,850,887 and total deposits increased to \$61,923,135. Net income for 2020 was \$769,773 and the total membership at CrossRoads was 9,088.

President Donald C. Gillespie recognized employee, Cathy Pinkerton for her 15 years of service to the membership. Thanks were given to Evelyn and Jerry Zearbaugh for their donation of handcrafted bags for a member gift. Winners drawn following the meeting were James L., Melissa G., and Kari B.

## Conversion Update from Donald Gillespie

We value the trust you put in the CrossRoads team and I want to personally update you on the progress with the February computer conversion. Phone lines were overwhelmed, and many members were assisted with enrollment into home banking during the first three weeks of conversion. Since that time, our staff has continued to provide members with information about new products and services and answer questions. Management has addressed issues as they appear and worked swiftly to reinstate services. I invite you to contact us with questions you may have and thank you for your patience and continued support of CrossRoads. 41519

## Community Support

CrossRoads employees are supporting community needs on Friday through jeans day. Employees donate \$1 to wear jeans with the money to be distributed throughout the community. Please take the time to congratulate your local CrossRoads employees for their commitment to the community when you see them. 11703



Like Us on Facebook

## Holiday Closures

Memorial Day, May 31st

Independence Day observed, July 5th

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

Four entire member account numbers are hidden in this issue. Seek yours to win \$25. Call 260/726-2142, ext. 2031 if you find your account number. Deadline for callers is April 30, 2021.







## Prepaid Visa Travel/Money and Gift Cards

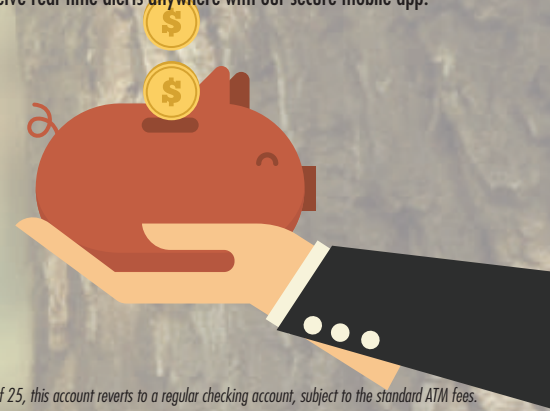
Shopping for a gift? Use a CrossRoads Prepaid Visa Gift Cards for graduation, birthday, anniversary, or just because gifts! Traveling? A CrossRoads Prepaid Travel/Money Card may be reloaded and can be used for purchases or cash at ATM's.

# Introducing Kick Start Checking for your student

If you are a student age 16 to 24, this checking account is for you. Kick Start Checking provides many features to "bank" your way. Students can make debit card purchases, deposit checks, check their balance and receive real-time alerts anywhere with our secure mobile app.

### Other Features Included:

- No minimum balance
- No monthly fee
- Free mobile app for Android and Apple devices
- Free online banking with real time alerts and e-statements
- Waive \$10 non-CrossRoads ATM surcharge fee transactions per month
- Free basic student checks with initial order
- Free Visa debit/ATM card
- Round Up Savings account option with debit card
- Access to over 4,900 surcharge-free ATM's with Alliance One
- Graduation car loan discount\*



*Students under age 18 required to have a responsible adult on the account. Upon graduation or reaching the age of 25, this account reverts to a regular checking account, subject to the standard ATM fees.*

*\*Upon graduation, members enrolled in Student Checking with CrossRoads may show their college or secondary education diploma to apply for the loan discount. Regular credit restrictions apply and approved applicants receive a .25% APR loan discount. CrossRoads reserves the right to make changes to this product without prior notice.*

### 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  
www.crossroadsfcu.org



NMLS #802196

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## Spoofting Scams

Fraudsters continue to look for ways to take advantage of consumers. Beware of Spoofting calls where the caller ID information is forged by scammers to hide their identity. It may appear that your incoming call is coming from a local number, or from a company or government agency that you may already know and trust. If you answer, they try to steal your valuable personal information or steal your money. Spoofted calls can even originate from other countries. If you think you are the victim of a spoofting call scam, you can file a complaint with the FCC. 7047

Spoofting emails contain false sender information to hide the origin of the scammer's emails. Authors of spam and virus emails wish to make their messages appear to originate from a legitimate source to fool recipients into opening the message. To find the hidden origin, you need to look at the email header. The header contains important parts of every email – From, To, Date and Subject – as well as details about where the email came from and how it was routed to you. It also shows the results from the verification process your email provider used to determine if the sender is permitted to use that domain (ex., Is this server authorized to send emails from irs.gov?).

The process to show your email headers varies depending on which email service you're using. For example, with Gmail, open the email and click on the three vertical dots next to the reply arrow and select "Show Original". 32071



## Phone Extension Numbers

### Main Office

260-726-2142

### Member Services:

Tellers 2021  
Tellers 2022  
Drive Up 2023  
Cathy 2024

### Loan Department:

Lacey R. 2025  
Doug 2026  
Katrina 2027  
Aaron 2028  
Janet P. 2029  
Jeanna - Mktg 2031

Donald - President 2032

### Bookkeeping:

Kaela 2034  
Joellen 2035  
Jeff - Controller 2036



### Portland Branch

260/729-5100

Lacey M., Mgr 2041  
Tellers 2042  
Drive Up 2043

### Dunkirk Office

765/768-6554

Jessica, Mgr 2051  
Tellers 2052  
Drive Up 2053

### Winchester Office

765/584-7200

Angie, Mgr 2061  
Tellers 2062  
Drive Up 2063

CrossRoads phone system is VOIP, making telephone calls over the Internet. One of the advantages of this system is that there is no limit to the number of phone calls we can receive at one time. The first few days of February we received 50 calls per minute from you, which is double the number of our employees.

Unfortunately, we were not able to answer all your calls at that rate and there was no busy signal for you to hear. Thank you for your patience and for making second and even third calls.