

CROSSROADS

FINANCIAL FEDERAL CREDIT UNION

Summer 2021 issue

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

Congratulations 2021 Graduates!

Congratulations to all area graduates. If you are a LifeSaver Club Member, remember to show us your diploma and receive a gift from CrossRoads Financial FCU! Special thanks to our graduates, Abigail Benter, Leah Hummel, Griffin Lennartz, Griff Mann and Sophia Fugiett. Their willingness to volunteer and be a voice for youth in the community 543 while serving for two years on the CrossRoads Youth Advisory Board was most appreciated. They were willing to help others and make a difference!

Kick Start Student Checking

Designed for students ages 16 – 24, Kick Start Checking provides many features to “bank” your way. Students can now make mobile purchases, deposit checks, check their balance and receive real-time alerts from anywhere with our secure mobile app.

Students Enjoy Features Including:

- No minimum balance or monthly fee
- Complimentary online banking and mobile app with remote deposit for Apple and Android devices
- Access to over 4,900 surcharge-free ATMs with Alliance One Network
- ATM surcharge fee reimbursement worth up to \$10 per month
- Free Visa debit/ATM card
- Graduation car loan discount*

Discuss checking needs with your student and include CrossRoads Kick Start Checking in their back-to-school plan.

*Students under age 18 required to have a responsible adult on the account. Upon reaching the age of 25, or graduation, the account reverts to a regular checking account, subject to the standard ATM fees. CrossRoads reserves the right to make changes to this product without prior notice.

Member Appreciation

CrossRoads Night at the Portland Rockets • July 7, 2021

Experience Member Appreciation this year at the Ball Park at Runkle-Miller Field in Portland. Join CrossRoads for an evening at the Portland Rockets on July 7, 2021, at 7 p.m. Be among the first 125 to arrive and visit our table to receive your ticket for a free drink, hotdog, and chips. There will be a kids game with prizes and adults 806 may register to win prizes, including the grand prize of a 30 second trip in the Money Machine. Hope to see you at Member Appreciation on CrossRoads Night!

 Like Us on Facebook

Holiday Closures

Closed Monday, September 6, for Labor Day
Closed Monday, October 11, for Columbus Day

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

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

Four lucky members may find their account number hidden in this newsletter. If you see your account number, call 726-2142, ext. 2031 by July 31st to claim your money!



Identifying Fraud

Several CrossRoads members have reported recent fraud attempts. Here are some simple tips for you to identify and avoid being scammed by one of the many types of fraud on the rise now.

- People are not going to ask you for money simply to give you money;
- People you have not met who email, message or text you to romance you;
- People from Amazon (or other companies) who call you about errors and then ask for your checking account information;
- People who call you for your account information to help you get a PPP loan;
- People who ask you to mail packages of money and lie to your family and credit union;
- People you do not know who mail you large checks;
- People you do not know who email you with special offers;



Protect your information. Do not immediately click on emails or respond to text or Facebook messages or unknown phone calls. Many times, it is better to simply delete the email messages and not respond to other messages. Remember, if it sounds too good to be true, it is possible fraud and the person who contacted you may not even live in the United States.

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, 8:30 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

NCUA



CROSSROADS
FINANCIAL FEDERAL CREDIT UNION



Did You Know?

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.

We Make Other Loans, Too.

CrossRoads offers assistance for many of your loan needs. Do you need help with a new car, vacation, back to school expenses, appliances, furniture, tires, home improvement, etc? CrossRoads offers local decisions and same day loan services. Why wait? Talk to one of our friendly loan specialists today. Angie in Winchester, Jessica in Dunkirk, 5092 and our Portland loan team members Aaron, Janet, Katrina, and Lacey.



Planning a Vacation

What is in your suitcase? Are you packing your CrossRoads Visa debit or credit card? Remember to contact us before you leave. Transactions in some countries and a few states are blocked due to fraudulent activity. We will make sure that your card is not blocked as you travel, 4376 and your money will be available when you need it! Do not leave home without us.



Prepaid Visa Cards

Searching for a good prepaid card? Consider our reloadable Visa TravelMoney Card. You may use it for purchases or for cash at ATM's. If you need a gift for your special person; get something they will appreciate—a prepaid Visa Gift Card. Your special person can make purchases wherever Visa is accepted. Both cards may be purchased at our offices in Portland, Dunkirk, or Winchester.