

# CROSSROADS

FINANCIAL FEDERAL CREDIT UNION

## Mission Statement

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

## CrossRoads Financial Federal Credit Union Annual Meeting

**Please Join Us!** All members are invited to attend the Annual Meeting - your opinions are valued!

**Saturday, January 29, 2022**  
**10:00 a.m. at Bubp Exhibit Hall**  
**Jay County Fairgrounds, Portland**

Meet your volunteer Board of Directors; attend a brief business session to hear the annual report and enjoy refreshments on Saturday. A gift drawing for all ages will be held and members age 16 or older may **register to win 30 seconds in the CrossRoads Money Machine**. No elections will be held this year because Joday Auker, Joseph Vormohr and Margaret Ralph are unopposed for a three-year Board term.

## Year-end Account Statement

Use your year-end statement to view dividends earned on your credit union account in 2021 and reported to the IRS for tax purposes. If you earned more than \$10, an official 1099 dividend tax notice will be sent to you by month end. If you earned less than \$10, use the YTD Taxable Dividends amount found on your statement for your tax purposes.

## Protect Your Account Information



A key safety feature of the improved CrossRoads computer system allows employees to securely view your image to confirm your identity for account transactions. Please help us protect your account. Say **YES** when they ask to update your photo ID or even better, surprise your teller and offer it to them!

## Small Business Loans

Did you know CrossRoads offers small business loans? Doug Loy is now assisting local businesses with their small business needs. At CrossRoads you can expect local decision making and quick turnaround times. Contact Doug Loy, our Business Development Officer at **260-726-2142**, ext. 2026. CrossRoads Financial Federal Credit Union. **Local Decisions. Community Minded. Here For You.**



## Tackling Hunger in Our Community

President, Donald Gillespie reported that a total of \$700 was donated by CrossRoads employees (who donate \$1 on jeans Friday for community needs) to food pantries in Portland, Dunkirk and Winchester. Pictured here is the donation 40422 to Helping Hands Food Pantry. Additional employee and member donations of money and food were given to the food pantry which resulted in many cartons full of food, paper products and soap. Donald thanked members, and our community neighbors and employees for their contributions.

## CrossRoads Individual Retirement Accounts (IRAs)

Individual Retirement Accounts are a great way to help you save for retirement on a tax-free or tax-deferred basis. CrossRoads offers both Traditional and Roth IRA accounts.

With Traditional IRAs you won't pay taxes 7344 on your earnings until the amount is withdrawn or distributed. Roth IRAs provide no tax break for contributions, but earnings and withdrawals are generally tax-free.

For specific tax advice, please consult a qualified tax professional.

It's not too late to make your 2021 Traditional or Roth IRA contribution. IRA contributions for 2021 are accepted until April 15, 2022.



## Holiday Closures

Monday, January 17th Martin Luther King Day  
Monday, February 21st Presidents' Day

# Hide - Seek - Win - \$25!



Four 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 January 31, 2022.

## Children and Financial Education



When are children old enough to start thinking about finance? By teaching your children about money, you help them discover the relationships of earning to spending and saving. Children begin to understand the value of money through spending and saving. Children can begin at a young age with simple money concepts such as counting coins, saving money and making change for purchases.

Don't hesitate to talk about money and family goals with your young people. It is recommended that 15 to 18 year olds should:

- Understand the different payment options such as cash, debit cards and credit cards along with the pros and cons of using them.
- Know about savings and basic investments
- Know how to "live within their means".

Talking about money is an opportunity for you to show your children how you manage money and life. CrossRoads has a deep commitment to financial literacy for kids, youth and adults. **We're here to help.**



## Introducing Account Alerts for Your Convenience!

Enjoy the convenience of personal alerts on Home Banking. Click on the little bell at the top of the page and then create your email alerts. Examples 30807 of alerts are Daily Balance, Balances below or above a set amount, Transactions, Check Cleared, or choose a Personal alert to help you remember special dates!

### 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 - Fri., 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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## Testimonial Anyone?

Brief comments about member success stories are an important part of our website. If you would like to share a sentence or two and have your comments featured on the website, we would like to hear from you. Your comments would simply be identified by your first name and last initial. View comments shared by other members on our homepage by going to [www.crossroadsfcu.org](http://www.crossroadsfcu.org). Please contact your local credit union office or call **260-726-2142**, ext. 2031 for your authorization form!



## Electronic Deposit of Tax Refund

Using a combination of direct deposit and e-filing won't get you your 2021 tax refund immediately, but much quicker than a paper check and it is much less expensive than some other methods. You can electronically deposit your 17286 tax refund in your CrossRoads checking or savings account. If you have a checking account, look for your account number and our routing number on the bottom of your checks. Your CrossRoads routing number is **274975602** and we ask you **list your account number in the 10 digit format!** Please do not allow someone else to use your account for a tax refund. The deposit may be returned. *Questions about your account number or the credit union routing number? Call us!*

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## Home Equity Loans

with NO ANNUAL FEES



Home  
Improvement  
New Car  
School Expenses  
Vacation  
Bill  
Consolidation

Member NCUA NMLS 802196 Equal Housing Lender



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