

CROSSROADS

FINANCIAL FEDERAL CREDIT UNION

Fall 2022

Mission Statement

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

International Credit Union Day 2022

Why do 375 million people worldwide choose credit unions? Because credit unions have a "people-first" philosophy. On October 20, 2022, 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 a 41730 better place for their members by offering high quality and affordable services that simplify 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 please join us on Thursday, October 20 in celebration of ICU Day!

Important Dates



\$72 for Charity

On Thursday, October 20th, you are invited to help celebrate International Credit Union Day. Register to win \$72 for your favorite charity by registering in person or emailing your name and charity to askus@crossroadsfcu.org. The four winning charities will be drawn on Monday, October 24th.

Nominating Committee Report

The nominating committee of Linda Kennedy, Jeff Geesaman, and Rodney Miles, report the board seats for Joe Vinson and Jo Ellen Johnston 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 31985 may be made by petition. Petitions are available from Donald Gillespie and must be submitted by November 12, 2022. *Nominations from the floor will not be heard.*

CrossRoads Financial FCU Annual Meeting

Saturday, January 28, 2023, at 10:00 am | Bulp Exhibit Hall – Jay County Fairgrounds

Christmas Club Savers

CrossRoads Financial FCU Christmas Clubs will transfer into Regular Share/Savings on Tuesday, November 1, 2022. If you wish for your money to be deposited into 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 debt free holiday in 2023.



Holiday Cash

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



Holiday Closures

Monday, October 10 COLUMBUS DAY
Thursday, November 24..... THANKSGIVING DAY
Monday, December 26..... CHRISTMAS (OBSERVED)
Monday, January 2 NEW YEARS DAY (OBSERVED)

North Meridian Street Branch will be CLOSED on Christmas Eve and CLOSING EARLY at 2 pm on New Years Eve!

During the holidays enjoy access to your account with Mobile Banking, Home Banking, Online Bill Pay, ART Telephone Banking 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.

Looking for auto loan financing?



TURN TO US!



We offer low rates and convenient repayment terms.

Spending Tips to Bring You Less Stress This Holiday Season

This year, many Americans may find they are dealing with financial setbacks that make it more difficult to avoid holiday debt following them into the new year. Here are some tips designed to give you more joy this holiday season:

Set a Holiday Spending Limit.

During the holidays, it can be easy to let spending get out of control. Create a holiday budget/spending plan. Don't forget to add in the other expenses – things like holiday photos, decorations, food and gifts.

Avoid Putting Holiday Debt on High Interest Credit Cards.

It is easy to do, but if you don't have the money to pay the bill off when it comes due, it can be 29534 risky. If you plan to only make minimum payments, that can translate into years of payments and high interest!

Great Gifts Don't Have to Be Expensive.

Think outside the box and treat your loved ones to a thoughtful gift they will love. Maybe that's a handmade item, DIY project, a personal coupon book, a fun experience or just the gift of your time.

Keep Your Personal Information Safe.

People are more vulnerable to scams during the holiday season. They make more purchases than usual and are often distracted when doing so. A recent Experian study shows that up to 43% of holiday shopping identity theft occurs during online shopping. Protect yourself by using strong account passwords, staying up-to-date about current online scams and monitoring your credit report.*

*Each of the three consumer reporting agencies are required to provide a free copy of your credit report for you to review your credit accounts once every 12 months. (Spread them out over every four months.) Visit www.AnnualCreditReport.com or call 877-322-8228 to retrieve your free reports.

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 October 31st to claim your money!



Testimonial?

Member success stories are helpful for potential and existing CrossRoads members. If you would like to share a sentence or two about your experiences at CrossRoads and have your comments featured on the website, please let us know. Contributors are simply identified by first name and last initial. View comments shared by other members on our homepage by going to www.crossroadsfcu.org. Contact your local credit union office or call **260-726-2142, ext. 2031** for your authorization form!

Prepaid Visa Cards

Searching for the perfect gift for your special person? Get something they'll appreciate – a prepaid Visa Gift Card and your special person can make purchases wherever Visa is accepted. Do they travel? Consider the reloadable Visa TravelMoney Card which can be used for purchases or 17892 for cash at ATMs. Cards may be purchased at our offices in Portland, Dunkirk, or Winchester.

We Make Other Loans, too!

CrossRoads Financial Federal Credit Union now offers Small Business Loans. Your Small Business Loan Specialist can 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.

 **Like Us on Facebook**

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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