

# CROSSROADS

FINANCIAL FEDERAL CREDIT UNION

Fall 2025

## Mission Statement

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

## CrossRoads is Celebrating 75 Years as Your Financial Partner!!

On November 29, 1950, a Federal Charter was granted to Portland Forge Employees Federal Credit Union with 165 members and \$9,700 on deposit. Since that time, many pivotal events have occurred that brought the credit union to where it is today. These include:

- 1981** – The credit union bought a lot on Lafayette Street from the Portland Forge for \$100 and built an office.
- 1985** – Standard Brush & Broom was added as the first Select Employer Group.
- 1986** – Jay Schools Federal Credit Union merged into the Portland Forge Employees Federal Credit Union.
- 1988** – The office moved to the West Votaw Street location.
- 1989** – Janet Bantz was hired as the CEO.
- 1992** – Indiana Glass Credit Union merged into the Portland Forge Employees Federal Credit Union.
- 1997** – The Dunkirk branch opened.
- 2005** – The credit union's name changed to CrossRoads Financial Federal Credit Union to reflect the growing membership base and the increasing number of Select Employer Groups.
- 2009** – The Winchester office opened.
- 2020** – Donald C. Gillespie is named the President/CEO.
- 2021** – CrossRoads opens a Business Loan Department.
- 2025** – For the first time in credit union history, the Board of Directors announced a special dividend to be paid to member in good standing.

Today, CrossRoads Financial Federal Credit Union serves 8,978 members and has an asset size of \$96,717,798 and is well positioned to continue our mission of helping people reach their financial needs one CrossRoad at a time.

## 75th Anniversary

### Planning is underway for CrossRoads

**75th Anniversary** – August, September and October one random member with a loan will be drawn each month to have \$75 deposited to their savings account. Watch for details on CrossRoads 75th celebration, coming later this year!

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

Four members may find their account number hidden in this newsletter.

If you see your account number,  
**call 260-726-2142, ext. 2029 by  
October 31st to claim your money!**



## CrossRoads Financial FCU Annual Meeting

**Saturday, January 31, 2026  
10:00 am**

Bubp Exhibit Hall  
Jay County Fairgrounds

### Nominating Committee Report

The nominating committee of Linda Kennedy, John Vormohr and Melissa Puterbaugh, report the board seats for JoEllen Johnston, Joseph Vinson and Kaleb Hemmelgarn 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 29998 may be made by petition. Petitions are available from Donald Gillespie and must be submitted by November 10, 2025. Nominations from the floor will not be heard.



## MAIN OFFICE

PO Box 806, 1102 W. Votaw St.  
Portland, IN 47371  
260-726-2142

### LOBBY

Mon - Thurs., 8:30 am - 5:00 pm  
Friday, 8:30 am - 5:00 pm  
Saturday, 8:30 am - 12:00 pm  
24/7 ATM Available

### DRIVE-IN

Mon - Thurs., 8:00 am - 7:00 pm  
Friday, 7:30 am - 7:00 pm  
Saturday, 8:00 am - 3:00 pm

## DUNKIRK BRANCH

18919 N. State Rd. 167  
Dunkirk, IN 47336  
765-768-6554

### LOBBY

Mon - Thurs., 8:30 am - 4:30 pm  
Friday, 8:30 am - 5:00 pm  
Saturday, CLOSED  
24/7 ATM Available

### DRIVE-IN

Mon - Thurs., 8:30 am - 4:30 pm  
Friday, 8:00 am - 5:00 pm  
Saturday, 8:30 am - 12:00 pm

## WINCHESTER OFFICE

PO Box 532  
151 N. Middle School Rd.  
Winchester, IN 47394  
765-584-7200

### LOBBY

Mon - Thurs., 8:30 am - 4:30 pm  
Friday, 8:30 am - 5:00 pm  
Saturday, CLOSED  
24/7 ATM Available

### DRIVE-IN

Mon - Thurs., 8:30 am - 4:30 pm  
Friday, 8:00 am - 5:00 pm  
Saturday, 8:30 am - 12:00 pm

## VISA CREDIT & DEBIT CARD

Credit Card: 855-511-8953  
Debit Card: 855-472-7369

## ONLINE BANKING

Search for us on Google Play  
or the App Store

Bill Pay - eStatements  
Alerts - Mobile Deposit

askus@crossroadscu.org  
www.crossroadscu.org



NMLS #802196

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## Christmas Club Savers

**CrossRoads Financial FCU Christmas Clubs will transfer into Regular Share/Savings on Monday, November 3, 2025. If you wish your money deposited into a different account, please let us know before October 24th. Do your friends and co-workers have a Christmas Club? Let them know that CrossRoads is one of the only financial institutions that still offer a Christmas Club so they can enjoy a debt free holiday in 2026.**



## 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 for 31132 cash at ATMs. Cards may be purchased at our offices in Portland, Dunkirk, or Winchester.



## Business

We understand and support our community. That's why CrossRoads is partnering with our local businesses to meet their financial needs. Whether it is a checking or savings account, or a loan need, we look forward to building a long-term relationship with our business members. Contact Doug Loy, Business Development Officer at **260-726-2142, extension 2026** for your small business needs.



## International Credit Union Day 2025

Why do 393 million people worldwide choose credit unions? Because credit unions have a "people-first" philosophy. On October 16, 2025, CrossRoads members will join 72501 financial cooperative members around the globe in celebration.

## \$75 for Charity

You are invited to help celebrate International Credit Union Day during the week of October 20, 2025. Register to win \$75 for your favorite charity by registering at one of our locations. The three winning charities will be drawn on Wednesday, October 29th.

## Save Money When You Use Your Debit Card?

Yes, you can! A CrossRoads Round Up Savings account provides the ability to save money by rounding up your debit card purchases to the next dollar. Open a new Round Up Savings account and 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.

## Holiday Closures

**Monday, October 13..... Columbus Day**  
**Tuesday, November 11 ..... Veterans' Day**  
**Thursday, November 27 ..... Thanksgiving Day**  
**Wednesday, December 24 .... Christmas Eve**  
**Close as Noon**  
**Thursday, December 25 ..... Christmas Day**  
**Wednesday, December 31 .... New Year's Eve**  
**Close at 2 pm**  
**Thursday, January 1 ..... New Year's Day**

During the holidays enjoy access to your account with Mobile Banking, Home Banking, Online Bill Pay and a Visa Debit Card for purchases or cash at one of our four 1108 ATMs. Traveling out of town? Watch for the Alliance One logo to avoid unnecessary surcharges at other ATMs.



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