

CROSSROADS

FINANCIAL FEDERAL CREDIT UNION

Winter 2020/2021

*"We wish you the best –
and look forward to
serving you in the
New Year"*

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

CrossRoads Financial FCU Virtual Annual Meeting

Please Join Us!

**All members are invited to join us for CrossRoads Virtual Annual Meeting
Saturday, January 30 at 10:00am.**

Due to the logistical issues of holding the annual meeting during the COVID-19 pandemic, this year our meeting will be virtual. You 19432 will be able to participate in the annual meeting by doing the following:

- If you have a Facebook account, simply go to our Facebook page at 10:00am the morning of the annual meeting and participate in the livestream.
- If you do not have a Facebook account, a link will be provided on our website to take you to our Facebook page where you will be able to watch the video.
- Another link will be provided on our Facebook page and on our website to a Google form for members to confirm that they attended the annual meeting and to take care of other credit union business. This form will also provide a place for CrossRoads members to submit questions or comments. Two random members who submit this form will each win a hand quilted bag.

If you have any questions, please contact the credit union staff by calling (260) 726-2142.

 **Like Us on Facebook**

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, 2021..

Year-end account statement:

Use your year-end statement to view dividends earned on your credit union account in 2020 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 before month end. If you earned less than \$10, use the amount found in the tab at the top of the statement page labeled YTD-DIV for your taxes

Holiday Closures

Monday, February 15th • Presidents' Day

During the holidays enjoy access to your account with Home Banking, Mobile Banking, Online Bill Pay, Sybil telephone teller 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.

**Alliance
One**

CrossRoads Computer System Upgrade

February 1, 2021

Dear Members,

We are excited to let you know you will soon receive better service than ever before. Your credit union employees have been working hard for the past year getting ready to offer you a better banking experience. Many of you have been asking and we answered you with this system upgrade. On February 1 you will see new and improved services including a new mobile app, new online banking and bill pay, personal alerts, savings opportunities and much more. Mobile deposit will be available for CrossRoads members on February 8.

What do you need to do now?

- Make sure your current phone number, address and email address is on file at CrossRoads.
- Read your Go-To Guide for our System Upgrade that was enclosed in your statement or request a copy of the guide from your local CrossRoads office.
- The system upgrade is scheduled from January 29 – February 1. Some things will remain the same while others will change. During the upgrade there will be limited availability of some services, and other things you need to know, so please read carefully! Paper statements for the month of January will be sent to all members including Home Banking because E-Statements will not be available! Let us know if you wish to make other arrangements.

MAIN OFFICE

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

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

DUNKIRK OFFICE

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

Mon - Friday, 8:00 am - 5:00 pm
Saturday, 8:00 am - 12:00 pm

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

WINCHESTER OFFICE

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

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

askus@crossroadsfcu.org
www.crossroadsfcu.org



NMLS #802196

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Online Banking (Perfect Teller) Upgrade

An important upgrade of your Online Banking at Crossroads took place before December 31, 2020 for desktop, laptop and tablet users. After that date Adobe no longer supported Flash and the old version of Perfect Teller/Online Banking will no longer work. For those of you have not used the updated version, you will have to authenticate your account. Use the online banking link on our home page or go directly to <https://ptapp.pt4web.com/57002> If you have any questions, please contact your local CrossRoads office. (Temporary upgrade. New Online Banking coming February 1)

Know Where Your Money is Going!

Get an email whenever you pay with your Visa Credit Card.

First, use the link from our website on the Visa credit card page, or visit <https://usa.visa.com/pay-with-visa/featured-technologies/purchase-alerts.html>

Complete these three steps to keep your account secure.

Step 1: Check to see if card is eligible

Step 2: Register your email to get alerts

Step 3: Choose your notification transaction amounts

Enjoy additional security with alerts for transactions in real-time and immediately identify potentially fraudulent activity.

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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

Electronic Deposit of Tax Refund

Using a combination of direct deposit and e-filing will not get you your 2020 tax refund immediately, but most arrive within 21 days and it is much less expensive than some other methods. You can electronically deposit your tax refund in your 41882 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!

Another Preferred Checking Benefit -- Everyday Rebate Rewards

Smart Preferred Checking members receive a \$10 rebate reward check each quarter after submitting their coupon and register receipts. The back of your rebate coupon requests that you call 1/800-251-2311 before mailing your final coupon. When you 32717 call to request a new supply of coupons for this year you will need your member ID located on the top right of the coupon. Ask us about Preferred Checking and discover how you can receive \$40 per year!!