

CROSSROADS

FINANCIAL FEDERAL CREDIT UNION

Spring 2023

Mission Statement

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

Annual Meeting News

CrossRoads Financial Federal Credit Union members held their 72nd annual meeting on Saturday, January 28th at the Bulp Exhibit Hall. Chairman of the Board, Joday Auker, welcomed 76 members and gave the Directors Report. Controller, Jeff Whetstone, reported on the financial condition of the credit union. He reported that CrossRoads had a record year in 2022. Jeff stated that total assets rose \$6.6 million to \$86,524,282 at year end and total deposits rose \$5.8 million to \$77,216,943. With 9,172 members, loans increased 7.9% and net income for the year was \$1,084,960, a record in Crossroads history.

Board members Jo Ellen Johnston and Joseph Vinson were unopposed and will serve a three-year term on the board. Jerry Zearbaugh was appointed Membership Officer and Donald Gillespie appointed Assistant Treasurer. President, Donald C. Gillespie, and Chairman, Joday Auker, congratulated and recognized employees for completed anniversaries.

Five year – Jessica Jones, Summer Roush, and Rachel Reff

Ten Year – Angie Nickell, Lacey Randolph, and Donald Gillespie

Fifteen Year – Joellen Mays, Katrina Morehous, and Jeff Whetstone.

Prepaid Visa Travel/ Money and Gift Cards



Shopping for a gift? Use CrossRoads Prepaid Visa Gift Cards for graduation, birthday, anniversary, or just because gifts! Traveling? A CrossRoads Prepaid Travel/Money Card 7045 may be reloaded and can be used for purchases or cash at ATMs.

Community Support

CrossRoads employees are supporting community needs on Friday through jeans day. Employees donate \$1 to wear jeans with the money to be distributed throughout the community. Please take the time to congratulate your local CrossRoads employees for their commitment to the community when you see them.



Small Business Loans

Trust your small business needs to CrossRoads Financial Federal Credit Union. For over 35 years our Business Development Officer, Doug Loy, has been helping individuals and businesses achieve their financial goals.

Business loans at CrossRoads are processed with local decisions and fast turnaround times. Contact Doug today at 260-726-2142, ext. 2026 and discover what a difference it makes working with a financial provider focused on you.

Member NCUA



Phone Extension Numbers

Main Office 260-726-2142

Member Services:

Tellers2021
Tellers2022
Drive Up2023
Cathy2024

Loan Department:

Lacey R2025
Doug2026
Katrina2027
Aaron2028
Janet P2029
Jeanna - Mktg2031
Donald - President2032

Bookkeeping:

Kaela2034
Joellen2035
Jeff - Controller2036

Portland Branch 260-729-5100

Summer - Mgr2041
Tellers2042
Drive Up2043

Dunkirk Office 765-768-6554

Jessica - Mgr2051
Tellers2052
Drive Up2053

Winchester Office 765-584-7200

Angie - Mgr2061
Tellers2062
Drive Up2063

You may enter any of these extensions after you dial any office number.



CrossRoads phone system is VOIP—making telephone calls over the Internet. One of the advantages of this system is that there is no limit to the number of phone calls CrossRoads can receive at one time. There are times we are unable to answer all your calls at once and there is no busy signal for you to hear. Thank you for your patience and for making second and even third calls.

Holiday Closures

Monday, May 29th - Memorial Day
Tuesday, July 4th - Independence Day

April is National Credit Union Youth Month!

Financial education is crucial, and the first step to teaching your kids about money is talking about money. Look for teachable moments and always be willing to answer questions.

Ask questions. If you're going out to eat, talk about the price difference between the options, and ask them which they would choose. If they select the more expensive, talk through what you might have to give up later in the week.

Make them part of your budgeting. If you're doing any kind of financial planning for the year, ask for input from your kids. Make them part of your saving goals — no one watches you more closely than your kids, so they'll keep you accountable!

Open a youth savings account. It is important that your children and teens learn that regular saving habits, no matter how small the amount can help them achieve their dreams. Start your young ones with a LifeSaver Savings at CrossRoads. A lifetime of good savings habits 71295 can start now!

Visit crossroadsfcu.org to learn how to open an account or view our financial resources page for children, teens, and adults.



**the Power of Saving
at Your Credit Union™**

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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Your Account Number May Be Worth \$25!

Four entire member 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 **April 29, 2023**.

Planning a Vacation?

What's in your suitcase? Are you packing your CrossRoads Visa debit or credit card?

Remember to contact us before you leave. Transactions in a few states and some countries are blocked due to fraudulent activity.

We will make sure 50985 that your card is not blocked as you travel and your money will be available when you need it!

Don't leave home without us!

Avoid Late Charges!

Do you have a CrossRoads Home Equity Line of Credit? Are you enjoying the free service of automatic payments from your account? Due to recent Federal rate increases you may want to check with CrossRoads loan department to make sure your automatic payment amount is sufficient to cover the required payment. An easy step for you to avoid late payment charges.

Kick Start Checking for Your Student

If you are a student aged 16 to 24, this checking account is for you! Kick Start Checking provides many features to "bank" your way. Students can make debit card purchases, deposit checks, 41730 check their balance and receive real-time alerts anywhere with our secure mobile app.

Other Features Included:

- No minimum balance
- No monthly fee
- Free mobile app for Android and Apple devices
- Free online banking with real time alerts and E-Statements
- Waive \$10 non-CrossRoads ATM surcharge fee transactions per month
- Free basic student checks with initial order
- Free Visa debit/ATM card
- Round Up Savings account option with debit card
- Access to over 4,900 surcharge-free ATMs with Alliance One
- Graduation car loan discount*

Students under age 18 required to have a responsible adult on the account. Upon graduation or reaching the age of 25, this account reverts to a regular checking account, subject to the standard ATM fees.

*Upon graduation, members enrolled in Student Checking with CrossRoads may show their college or secondary education diploma to apply for the loan discount. Regular credit restrictions apply and approved applicants receive a .25% APR loan discount. CrossRoads reserves the right to make changes to this product without prior notice.



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