

# CROSSROADS

FINANCIAL FEDERAL CREDIT UNION

Summer 2025

## Mission Statement

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

### Congratulations 2025 Graduates!

Congratulations to all area graduates. Remember to show us your diploma if you are a high school graduate for a gift from Crossroads!

Special recognition to Breanne Siegrist, Jordyn Hutzler, Keegan Cavanaugh, Gabe Pinkerton and Drake Gigandet!

If you have someone going back to school, don't forget to add our **Kick Start Student Checking Account** and a **Debit or ATM Card** and toss in **Mobile Banking** for an awesome Back to School Package!



### Planning a Vacation

**What is in your suitcase?** Are you packing your CrossRoads Visa debit or credit card? Remember to contact us before you leave. Transactions in some countries and a few 14362 states are blocked due to fraudulent activity. We will make sure that your card is not blocked as you travel, and your money will be available when you need it!



### 75th Anniversary

#### Planning is underway for CrossRoads 75th Anniversary

– May, June and July five random members with a loan will be drawn each month to have \$75 applied to their loan.

### Prepaid Visa Cards

**Searching for a good prepaid card?** Consider our reloadable Visa Travel Money Card. You may use it for purchases or for cash at ATMs. If you need a gift for your special person; get something they will appreciate – a prepaid Visa Gift Card. Your special person can make purchases wherever Visa is accepted. Both cards may be purchased at our offices in Portland, Dunkirk, or Winchester.

### Stop By and See Us!

Watch for the **CrossRoads Tent** at the **Jay County Fair** from **June 28th to July 5th**. Enjoy the extra seating provided for you near the Round House 72256 again this year!



### Holiday Closures

- Friday, July 4th & Saturday, July 5th for Independence Day
- Monday, September 1st for Labor Day
- Monday, October 13th for Columbus Day

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

### 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@crossroadsfcu.org  
www.crossroadsfcu.org



NMLS #802196

## NOTICE:

**EFFECTIVE JULY 1, 2025, THE FOLLOWING REGULATORY CHANGES FOR CHECK HOLD WILL OCCUR:**

- Next day availability will increase from \$225 to \$275.
- Exception holds for large check deposits totaling \$5,525 will increase to \$6,725.

## Thank You

Members enjoyed our annual Community Appreciation Lunch on June 27th at our Winchester, Dunkirk and Portland Main Offices. **Thanks for stopping by!**

## AI (Artificial Intelligence) Tools

AI tools can be legitimately useful for many reasons, but they can be easily weaponized by criminals to create realistic yet bogus voices, websites, videos and other content for fraud. On the dark side of AI technology, voices and faces of people you know can be faked as part of an effort to steal your money or identity. Criminals are already taking advantage of some of those possibilities. On the other hand, AI may turn out to be the best tool for countering the bad users of AI. **If you ever question if something is a scam, don't hesitate to reach out to us.**

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

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

If you see your 29653 account number, **call 726-2142, ext. 2029 by July 30th to claim your money!**



## CrossRoads Financial Federal Credit Union PRIVACY NOTICE

CrossRoads Financial FCU, your member owned financial institution, is committed to providing you financial products 6397 and services to meet your needs and help you reach your financial goals. We are equally committed to protecting our members' privacy. You can be confident that your financial privacy is a priority of this credit union. This privacy notice is provided to explain how we collect, use and safeguard your personal financial information.

### Information We Collect and Disclose About You

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications and other forms;
- Information about your transactions with us or others;
- Information we receive from a consumer reporting agency;
- Information obtained when verifying the information you provide on an application or other forms. This may be obtained from your current or past employers or from other institutions where you conduct financial transactions.

We may disclose all the information we collect, as described above, to companies that perform marketing services on our behalf or to other financial institutions with which we have joint marketing agreements. To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not sell or permit others to sell any member information.

In order to conduct the business of the credit union, we may also disclose nonpublic personal information about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union. Follow your instructions as you authorize, or protect the security of our financial records.

If you terminate your membership with CrossRoads Financial Federal Credit Union, we will not share information we have collected about you, except as permitted or required by law.

**CROSSROADS**  
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