

CROSSROADS

FINANCIAL FEDERAL CREDIT UNION

Winter 2023

Mission Statement

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

CrossRoads Financial Federal Credit Union Annual Meeting

All members are invited to attend the Annual Meeting -
your opinions are valued!



Please Join Us!

Saturday, January 28, 2023 • 10:00 a.m.
at Bubb Exhibit Hall, Jay County Fairgrounds, Portland

Meet your volunteer Board of Directors; attend a brief business session to hear the annual report and enjoy refreshments on Saturday. A gift drawing for all ages will be held and members age 16 or older may register to win **30 seconds in the CrossRoads Money Machine**. No elections will be held this year because incumbents Jo Ellen Johnston and Joe Vinson are unopposed for a three-year Board term.



CrossRoads Individual Retirement Accounts (IRAs)

Individual Retirement Accounts are a great way to help you save for retirement on a tax-free or tax-deferred basis. CrossRoads offers both Traditional and Roth IRA accounts.

With Traditional IRAs you won't pay taxes on your earnings until the amount is withdrawn or distributed. Roth IRAs provide no tax break for contributions, but earnings and withdrawals are generally tax-free.

For specific tax advice, please consult a qualified tax professional.

It's not too late to make your 2022 Traditional or Roth IRA contribution. IRA contributions for 2022 are accepted until April 17, 2023.



Protect Your Account Information

A key safety feature of the improved CrossRoads computer system allows employees to securely view your image to confirm your identity for account 29945 transactions. Please help us protect for your account. Say **YES** when they ask to update your photo ID!!

Community Gifts

President, Donald Gillespie reported that a total of \$1,000 was donated for community needs by CrossRoads employees (who pay \$1 to wear jeans on Friday). Five hundred dollars went to the food pantry to help fight local hunger. Five hundred dollars was donated to Love thy Neighbor Project to help with construction needs for those in Jay County and the surrounding area. Additional employee and member donations of money and food were given to local charities throughout the year. Donald thanked CrossRoads members, our community neighbors and CrossRoads employees for their contributions.



Small Business Loans

Did you know CrossRoads offers small business loans? At CrossRoads you can expect local decision making and quick turnaround times. Contact Doug Loy, our Business Development Officer at 260-726-2142, ext. 2026. CrossRoads Financial Federal Credit Union.

LOCAL DECISIONS. COMMUNITY MINDED. HERE FOR YOU.

Year-end Account Statement

Use your year-end statement to view dividends earned on your credit union account in 2022 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 by month end. If you earned less than \$10, use the YTD Taxable Dividends amount found on your statement for your tax purposes.

Holiday Closures

Monday, January 16th - Martin Luther King Day
Monday, February 20th - Presidents' Day

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 call to request a new supply of coupons for this year, you'll 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!!

Account Alerts for Your Convenience!

Enjoy the convenience of personal alerts on Home Banking. Log into Home Banking and then click on the little bell at the top of 40879 the page to create your email alerts. Examples of alerts are Daily Balance, Balances below or above a set amount, Transactions, Check Cleared, or choose a Personal alert to help you remember special dates!

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

CROSSROADS
FINANCIAL FEDERAL CREDIT UNION



Testimonial Anyone?

Brief comments about member success stories are an important part of our website. If you would like to share a sentence or two and have 33545 your comments featured on the website, we would like to hear from you. Your comments would simply be identified by your first name and last initial. View comments shared by other members on our homepage by going to www.crossroadsfcu.org. Please contact your local credit union office or call **260-726-2142**, ext. 2031 for your authorization form!



Electronic Deposit of Tax Refund

Using a combination of direct deposit and e-filing won't get you your 2022 tax refund immediately, but much quicker than a paper check and it is much less expensive than some other methods. You can electronically deposit your tax refund in your 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!*

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, 2023.



Be the Best You in 2023

- **Increase your savings.** Even if it's only by 5%, every little bit adds up.
- **Cut out one impulse purchase** a week.
- **Trim your electricity bills** by making sure your appliances are all running efficiently and conserving as much energy as possible.
- **Invest in yourself** by learning new skills or broadening your knowledge in your chosen field.
- **Pay down your debt** by making it a priority.

Do whatever it takes to make it happen: spend less on groceries or hobbies, 70336 coupon more, shop the sales and combine errands to save on fuel.

Talking about money is an opportunity for you to show your children how you manage money and life. CrossRoads has a deep commitment to financial literacy for kids, youth and adults. We're here to help.

CROSSROADS
FINANCIAL FEDERAL CREDIT UNION

Home Equity Loans

with NO ANNUAL FEES



Home Improvement
New Car
School Expenses
Vacation
Bill Consolidation

Member NCUA NMLS 802196 Equal Housing Lender



Like Us on Facebook