

# CROSSROADS

FINANCIAL FEDERAL CREDIT UNION

Winter 2024

## 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 27, 2024 • 10:00 a.m.**  
*at Bup 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. Board incumbents: A. Craig Faulkner and John McFarland are unopposed for a three-year Board term. A vote approving Reda Theurer-Miller filling the seat vacated by Joseph Vormohr will be held.

### 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). Last year \$500 went to the local food pantry and \$500 was donated to Love thy Neighbor Construction Project. Learn who your credit union employees donated money to for 2023 at the Annual Meeting!



### Year-end Account Statement

Use your year-end statement to view dividends earned on your credit union account in 2023 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.



### 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With Traditional IRAs you won't pay taxes on your earnings until the amount is withdrawn or distributed.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 2023 Traditional or Roth IRA contribution. IRA contributions for 2023 are accepted until April 15, 2024.**



### Protect Your Account Information

A key safety feature protecting your account is the ability for employees to securely view your image to confirm your identity for account transactions on the computer. Please help us protect your account. Say YES when CrossRoads employees ask to update your photo ID!! 29505

### Small Business Loans

Trust your small business needs to CrossRoads. 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.**

### Holiday Closures

**Monday, January 15th - Martin Luther King Day**  
**Monday, February 19th - Presidents' Day**

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



## Electronic Deposit of Tax Refund

Using a combination of direct deposit and e-filing won't get you your 2023 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 that 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!*



## 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 71868 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](http://www.crossroadsfcu.org). Please contact your local credit union office or call **260-726-2142**, ext 2031 for your authorization form!

**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

## Introducing Zack Vaughn

Donald Gillespie, President/CEO of CrossRoads was pleased to introduce **Zack Vaughn** as our new Dunkirk branch manager. Zack is a Dunkirk native who is eager to serve his local community. Zack is excited to be a part of the CrossRoads team and already helping members with any account or loan needs.  
**LOCAL DECISIONS. COMMUNITY MINDED. HERE FOR YOU.**

## 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, 2024.

## Be the Best You in 2024

- **Boost your Emergency Fund.** Don't have one? Start now and be prepared for the next emergency!
- **Cut an expense you don't get value from.** Free up cash.
- **Take advantage of retirement plan match.** It's "free" money.
- **Invest in yourself.** By learning new skills or broadening your knowledge in your chosen field.
- **Pay down your credit card debt.** Make it happen: cut back on expenses or find a part time gig. 17987

*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.*

## 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. 10573 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!!

### 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](mailto:askus@crossroadsfcu.org)  
[www.crossroadsfcu.org](http://www.crossroadsfcu.org)



NMLS #802196

**CROSSROADS**  
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