

CROSSROADS

FINANCIAL FEDERAL CREDIT UNION

Fall 2023

Mission Statement

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

CELEBRATING
75 YEARS
**INTERNATIONAL
CREDIT UNION DAY**
2023



World Council



Why do 393 million people worldwide choose credit unions? Because credit unions have a "people-first" philosophy. On October 19, 2023, our 9,000+ CrossRoads members will join financial cooperative members around the globe in celebration.

As cooperative and democratic financial institutions, credit unions' success depends on the success of their members and their community. Credit unions strive to make the world a 71183 better place for their members by offering high quality and affordable services that simplify their lives and empower them to meet their financial goals.

Watch for us out in the community during the month as we "pay it forward" and please join us on Thursday, October 19 in celebration of ICU Day.

Important Dates



\$73 for Charity

You are invited to help celebrate International Credit Union Day during the week of October 16, 2023. Register to win \$73 for your favorite charity by registering in person or emailing your name and charity to askus@crossroadsfcu.org. The four winning charities will be drawn on Monday, October 23rd.

Nominating Committee Report

The nominating committee of Linda Kennedy, Rodney Miles, and Melissa Puterbaugh report that the board seats for A. Craig Faulkner and John McFarland are up for election for a three-year term on the Board of Directors. If you would like to serve as a volunteer on the Board, nominations 40904 may be made by petition. Petitions are available from Donald Gillespie and must be submitted by November 12, 2023. *Nominations from the floor will not be heard.*

CrossRoads Financial FCU Annual Meeting

Saturday, January 27, 2024, at 10:00 am | Bubp Exhibit Hall – Jay County Fairgrounds

Save Money When You Use Your Debit Card?

Yes, you can! A CrossRoads Round Up Savings account provides the ability to save money by rounding up your debit card purchases to the next dollar. Open a new Round Up Savings account and every time you make a purchase with your debit card an automatic transaction amount is recorded in your checking account that rounds up to the next dollar and automatically deposits that change into your Round Up Savings account. Consider opening a new savings account to enjoy this convenient way to save money.

Our Business Partnerships

We understand and support our community. That's why CrossRoads is partnering with our local businesses to meet their financial needs. Whether it is a checking or savings account, or a loan need, we look forward to building a long-term relationship with our business members. Contact Doug Loy, Business Development Officer at **260-726-2142, ext. 2026** for your small business needs.



Holiday Closures

Monday, October 9 COLUMBUS DAY

Thursday, November 23..... THANKSGIVING DAY

Monday, December 25..... CHRISTMAS

Monday, January 1 NEW YEARS 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.

Looking for auto loan financing?



We offer low rates and convenient repayment terms.

TURN TO US!



Holiday Season Tips

Here are some tips designed to help you avoid holiday debt and give you more joy this holiday season:

- **Set a Holiday Spending Limit.** Create a holiday budget/spending plan. Don't forget to add in the other expenses — things like holiday photos, decorations, food and gifts.
- **Avoid Putting Holiday Debt on High Interest Credit Cards.** If you do not plan to pay it off immediately and only make minimum payments, that can 4003 translate into years of payments and high interest!
- **Great Gifts Don't Have to be Expensive.** Think outside the box—maybe that's a handmade item, DIY project, a personal coupon book, a fun experience or just the gift of your time.
- **Keep Your Personal Info Safe.** People are more vulnerable to scams during the holiday season. They make more purchases than usual and identity theft may occur during online shopping. Protect yourself by using strong account passwords, and monitoring your credit report.*

*Visit www.AnnualCreditReport.com or call 877-322-8228 to retrieve your free credit report. You are entitled to three reports per year.

Christmas Club Savers

CrossRoads Financial FCU Christmas Clubs will transfer into Regular Share/Savings on Wednesday, November 1, 2023. If you wish your money deposited to a different account or have a check mailed to you, please let us know **before October 31st**. Do your friends and co-workers have a Christmas Club? Let them know that CrossRoads has one for them so they can enjoy a debt free holiday in 2024.



Prepaid Visa Cards

Searching for the perfect gift for your special person? Get something they'll appreciate — a prepaid Visa Gift Card so your special person can make purchases wherever Visa is accepted. Do they travel? Consider the reloadable Visa TravelMoney Card which can be used for purchases or for 70861 cash at ATMs. Cards may be purchased at our offices in Portland, Dunkirk, or Winchester.



Your Account Number May Be Worth \$25!

Four lucky members may find their account number hidden in this newsletter. If you see your account number, call **726-2142, ext. 2031** by October 31st to claim your money!



Testimonial?

Member success stories are helpful for potential and existing CrossRoads members. If you would like to share a sentence or two about your experiences at CrossRoads and have your comments featured on the website, please let us know. Contributors are simply identified by first name and last initial. View comments shared by other members on our homepage by going to www.crossroadsfcu.org. Contact your local credit union office or call **260-726-2142, ext. 2031** for your authorization form!

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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