

# CROSSROADS

FINANCIAL FEDERAL CREDIT UNION

Spring 2024

## Mission Statement

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

### Annual Meeting News

CrossRoads Financial Federal Credit Union members held their annual meeting on Saturday, January 27th at the Bulp Exhibition Hall. Chairman of the Board, Joday Auker, welcomed 101 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 2023. Jeff stated that total assets rose \$1.2 million to \$87,773,012 at year end and total deposits are \$76,801,020. With 9,229 members, loans increased 14.3% and net income for the year was \$1,281,377, another record year in Crossroads history.

Board members A. Craig Faulkner and John McFarland were unopposed and will serve a three-year term on the board. Reda Theurer-Miller was approved to serve the remaining term for Dr. Joseph Vormohr. Jerry Zearbaugh was appointed Membership Officer and Donald Gillespie appointed Assistant Treasurer.

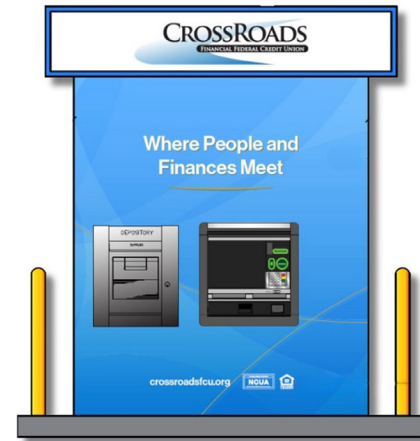
President, Donald C. Gillespie and Chairman, Joday Auker, congratulated and recognized employees for their donation to local community groups and for helping to make 2023 the most successful year in CrossRoads history. Donald recognized five employees for their completed years of service anniversary. Five year – Angel Perez; Ten Year – Aaron Helm, Fifteen Year – Kaela Southworth; Twenty Year - Jo Ellen Mays. Jeanna Ford was recognized for her upcoming 35 years of service as she is retiring in the Fall.

### Community Support

CrossRoads 50917 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.



## COMING SOON



### TO THE MAIN OFFICE

We are excited to announce that very soon we will be installing a new ATM and night drop depository at our Main Office. This will give us the ability to better serve all of our members, including giving our business members the ability to securely deposit funds after hours.

### 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.



### Holiday Closures

Monday, May 27th - Memorial Day  
Thursday, July 4th - Independence 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.

## 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 50304 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.



## SCAM ALERT

Watch out! Scammers target everyone.



Recognize scammers. They may:

- **PRETEND** to be from an agency or organization you know.
- Say there's a **PROBLEM** or promise a prize.
- **PRESSURE** you to act immediately.
- Tell you to **PAY** in a specific way.



Do not give scammers money or personal information – Ignore them!

How to avoid a scam:

- **Remain calm.** Talk to someone you trust.
- **Hang up or ignore** the message. **DO NOT** click on links or attachments.
- **Protect your money.** Criminals will insist that you pay in a hard-to-trace manner, such as with a gift card, prepaid debit card, cryptocurrency, wire transfer, money transfer, or by mailing cash.
- **Protect your personal information.** Be skeptical of a contact you didn't initiate.
- **Spread the word.** Share your knowledge of Social Security-related scams. Post on social media using the hashtag #SlamtheScam to share your experience and warn others. Visit [ssa.gov/scam](https://ssa.gov/scam) for more information. Please also share with your friends and family.

Social Security Administration

Publication No. 05-10597 | January 2024 (February 2023 edition may be used) | Produced at U.S. taxpayer expense



## 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, 40219 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.*

## Prepaid Visa Travel/Money and Gift Cards

Shopping for a gift? Use a CrossRoads Prepaid Visa Gift Cards for graduation, birthday, anniversary, or just because gifts! Traveling? A CrossRoads Prepaid Travel/Money Card 41148 may be reloaded and can be used for purchases or cash at ATM's.



## 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, 2024.

### 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

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