



► **Annual Meeting  
New Venue ... 2**



# January 2016 Smart



► **First Trust Receives  
Dora Maxwell Award... 2**

# Money



FIRST IN TRUST, FIRST IN SERVICE, YOUR  
TRUSTED FINANCIAL LEADER SINCE 1959.



► **\$8,000 In Scholarships  
Now Available ... 2**



## BOARD OF DIRECTORS NOMINATIONS NOW BEING ACCEPTED

If you're at least 18 years of age, a First Trust Credit Union member in good standing, and are interested in helping shape the future of First Trust Credit Union, consider nominating yourself for election to the Board of Directors. Interested persons must file a petition, with the signatures of 125 First Trust Credit Union member/owners, with the Nominating Chairperson, Linda Bechinski, by February 19, 2016. To request a copy of the petition, please call 1-800-276-6161, Ext. 2305. A summary of biographical information including your employer, position held, member account number, and brief statement of qualifications must accompany your petition.

### Board Members Who Will be Standing for Re-Election for 3-Year Terms are:

**Dennis Knaup, Cindy Montgomery, Judy Wright**

*Elections will be held at the 2016 Annual Meeting on Saturday - April 16th. Please Note: Nominations will not be accepted from the floor of the Annual Meeting unless sufficient nominations have not been made by the Nominating Committee, or by petition to provide one nominee for each available position.*

## 2016 Calendar

### New Year's Day

Friday, January 1, CLOSED  
Saturday, January 2, CLOSED

### Martin Luther King Jr. Day

Monday - January 18, CLOSED

### Presidents' Day

Monday - February 15, CLOSED

### Memorial Day

Monday - May 30, CLOSED

### Independence Day

Monday - July 4, CLOSED

### Labor Day

Monday - September 5, CLOSED

### Thanksgiving

Thursday - November 24,  
CLOSED

### Christmas Eve

Saturday - December 24,  
CLOSED

### Christmas Day Holiday

Monday - December 26,  
CLOSED

### New Year's Eve

Saturday - December 31,  
OPEN 9:00 - Noon cst

### New Year's Day Holiday

Monday - January 2, 2017  
CLOSED

The Unlawful Internet Gambling Enforcement Act (UIGEA) prohibits commercial account members from using their account for illegal transactions under applicable federal, state, or local law.



## \$8,000 In Scholarships To Be Distributed In 2016

First Trust's Board of Directors are pleased to announce that eight \$1,000 scholarships will be awarded this year to our members who are graduating seniors. Each office of First Trust will award two scholarships. The first \$1,000 scholarship will be for a graduating senior pursuing a four year degree. The second \$1,000 scholarship will be for a graduating senior pursuing an Apprenticeship, Associates, or Certification in a selected field. Students can access information online at [www.firsttrustcu.com](http://www.firsttrustcu.com), pick up a copy of the application at their school's guidance office, or at your local First Trust Branch.

### New Venue 2016 Annual Meeting

In order to increase the amount of scholarship dollars in the communities that First Trust serves, the Board of Directors have voted to scale down this years annual meeting. Therefore, members are invited to join the Board and staff at the Michigan City branch at 950 E. U.S. Highway 20 for light refreshments on Saturday, April 16, 2016 from 1:00 - 2:00 p.m. C.S.T. Please RSVP your attendance to .... Laurie no later than Friday, April 8th, by calling (219) 877-2290, or e-mail her at [lfranke-polz@firsttrustcu.com](mailto:lfranke-polz@firsttrustcu.com)



### First Trust Secures 1st Place Dora Maxwell Award From the Indiana Credit Union League

First Trust was honored to be the first place recipient of the Dora Maxwell Award, which represents outstanding service and social responsibility to their community. The application focused on the partnership with Open Door Adolescent Center, located inside Michigan City

### WAY TO GO!

High School, to raise funds for programs focusing on the prevention of adolescent substance abuse. These programs were presented to 567 students last year. Through unique fundraising efforts, First Trust's Michigan City branch helps to offset the cost of the programs, and hopes to grow the student outreach in 2016.

### WELCOME Julianne Hill Business Development Consultant



In an effort to meet the financial needs of our small business entrepreneurs, First Trust is pleased to announce the appointment of Julianne Hill as our new Business Development Consultant. "To be a small business owner in today's tough economic climate takes knowledge, courage, and most importantly the

willingness to succeed," stated Miss Hill, "and I look forward to working with our small business owners."



### Michigan City

950 E. U.S. Highway 20  
Michigan City, IN 46360  
(219) 879-6161

### La Porte

402 J Street  
La Porte, IN 46350  
(219) 324-4359

### Valparaiso

1404 E. Lincolnway  
Valparaiso, IN 46383  
(219) 462-7805

### Wheatfield

4259 W. State Road 10  
Wheatfield, IN 46392  
(219) 956-3922

### Kim Kniola President/CEO

### Board of Directors

Robert Tillema, Chairman  
Dennis Knaup, Vice-Chairman  
James Mink, Sr. Treasurer  
John Henderson, Secretary  
Arnold Bass  
Linda Bechinski  
Cindy Montgomery  
Judy Wright

### Supervisory Committee

Rona Edquist, Chairperson  
Ange Benz  
Nino Pecoraro

Toll Free  
800-276-6161  
[www.firsttrustcu.com](http://www.firsttrustcu.com)



Federally Insured  
By NCUA



Additional coverage up to \$250,000 provided by Excess Share Insurance Corporation, a licensed insurance company.



First Trust Credit Union NMLS #399279 provides mortgage loans by partnership with CU Members Mortgage, a division of Colonial Savings, F.A., NMLS #410285