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# April 2017 Smart Money

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



## What is an EMV CHIP CARD?

First Trust has been working to replace the standard debit card with the new EMV chip card in order to keep in line with modern security advancements. So, what is the purpose of the chip? The “microchip” embedded now on the face of debit cards provides an additional level of security to protect members from fraudulent card activity. When a transaction is performed, the chip generates a one-time validation code, therefore criminals are not able to duplicate it. The card can be used for everyday purchases, ATM transactions, and online purchases just as a standard debit card. But, please keep in mind that the chip will not provide extra protection against fraud when purchases are made where the card is “not present” (not inserted into a card reader ie: online purchases/telephone orders, etc.). If you would like more information in regard to the EMV chip card, please stop by your local branch for further assistance, or call First Trust at 1-800-276-6161.

## 2017 Calendar

**Annual Meeting**  
Saturday, April 8th  
1:00 p.m. - 2:00 p.m.  
(Michigan City Branch)

**Memorial Day**  
Monday - May 29, CLOSED

**Independence Day**  
Tuesday - July 4, CLOSED

**Labor Day**  
Monday - September 4, CLOSED

**Thanksgiving**  
Thursday - November 23,  
CLOSED

**Christmas Day**  
Monday - December 25,  
CLOSED

**New Year's Day**  
Monday - January 1, 2018  
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.

**Onsite Car Sale**  
**HOT DEALS**  
**on Vehicles!**

First Trust Credit Union is once again partnering with Uptown Auto of Michigan City for a **HIUGE ONSITE SALE** at our First Trust Michigan City branch!

### Mark Your Calendars

**June 27th - July 1st**

**Tuesday - Friday: 9a.m. - 7p.m.**

**Saturday: 9a.m. - 2p.m.**

**Onsite financing, No application fees, & No Payment for 90 Days!**



# What's Happening Next...

## April is Youth Month

### Give a "Hoot" about Savings!



Did you know that part of the credit union philosophy is to educate our youth about healthy financial habits and practices? First Trust is celebrating our Youth Club members in April! Be sure to have your children, grandchildren, and any other children you know stop in at their local First Trust branch to open a savings and/or checking account in April. Youth Clubs include our Tree House Kids Club for members ages 0-12 yrs. and our E-Teens Club for members 13-17yrs. Both club accounts offer a **FREE** gift when it is opened, **PLUS** another free gift in **APRIL** to celebrate **YOUTH!**



### New Member Promotion

Look for an exciting **NEW MEMBER** promotion to kick off in May. Get ready to be rewarded for bringing in your friends/family to join the credit union by opening an account.



### **FREE Small Business Workshops**

First Trust has kicked off a series of free small business workshops in 2017 in order to help educate our business community. The first workshop was held on March 9th with over 15 businesses in attendance, with a focus on "Smarter Marketing for Small Businesses". Julianne Hill, Business Development Consultant for First Trust, stated, "I believe that local businesses are vital to our community and First Trust wants to do everything we can to help local business owners succeed." **The next Small Business Workshop is scheduled to be held in June.** Look for further details to come at our branches and on our website at [www.firsttrustcu.com](http://www.firsttrustcu.com).

### **Community Spotlight First Trust Gives Back**

First Trust Credit Union's Michigan City branch presented a check to their charity partner, Open Door Adolescent Health Center, to help prevent Adolescent Drug/Alcohol Abuse. First Trust began their partnership with Open Door to raise funds specifically for substance abuse program in April of 2014. Through fundraising efforts, such as bake sales, an employee snack shop, and casual jean days for employees, First Trust has been able to donate a total of \$5,000 over the years of their partnership.



#### **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**

#### **President/CEO**

Kim Kniola

#### **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  
Sandra Sobecki

**Toll Free**  
**800-276-6161**  
**www.firsttrustcu.com**



Federally Insured  
By NCUA



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



**CU MEMBERS**  
A DIVISION OF COLONIAL SAVINGS, F.A.



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