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FALL PROMOTION ... Pg. 2



► **UPCOMING HOLIDAY**
FUNDRAISERS ... Pg. 2



FIRST TRUST IS
YOUR 'HOMETOWN'
CREDIT UNION
TEAM!

Smart Money

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



Congratulations Rona!

First Trust is honored to announce our Supervisory Committee Chairperson, Rona Edquist, received the annual **Leadership Achievement Award** from the Indiana Credit Union League recognizing over 30 years of dedicated service to First Trust, and her strong belief in the values and philosophy of credit unions. Edquist is a native resident of Chesterton, Indiana and spent her career as an elementary teacher. After retiring in the 80's, Edquist saw a way to stay "busy" by joining the Supervisory Committee at First Trust. "I was appointed Chairperson right away by *process of elimination* really", she said as she chuckled. Edquist explained that the Supervisory Committee is the **'watch dog'** of the credit union, making sure everything runs smoothly. "We are the liaison between the members and the credit union, making sure everybody's assets are well taken care of," she explained. The committee performs many duties to "check" the procedures of everyday financial processes such as cash counts, reviewing loans, verifying account information, and working with financial auditors. Edquist says she enjoys both the employees and the members at First Trust, and she has been and will remain very passionate about the credit union movement.



2018 Calendar

NEW! Veterans Day
Monday - November 12, CLOSED

Thanksgiving
Thursday - November 22nd,
CLOSED

Christmas Eve
Monday - December 24th
(Closing at 1:00 p.m.)

Christmas Day
Tuesday - December 25th,
CLOSED

New Year's Eve
Monday - December 31st,
(Closing at 3:00 p.m.)

New Year's Day
Tuesday - January 1, 2019
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.



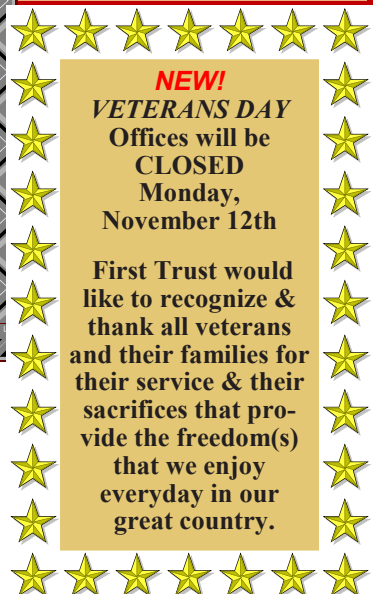
It's the 70th YEAR celebration of ... International Credit Union Day!

First Trust will host a week-long celebration October 15th - 20th, with Thursday the 18th being the official International Credit Union Day, when more than 56,000 credit unions around the world will celebrate the foundational principles that make credit unions unique. Credit unions are not-for-profit financial cooperatives guided by nine principles, including democratic control, social responsibility, and returning profits to their members. First Trust will celebrate their **"People Helping People"** philosophy that has helped people with all their financial needs, and strengthened communities all over the globe. Stop by any of our First Trust branch locations and celebrate with us all week long, October 15th - 20th!



\$8,000 in Scholarships for 2019 Grads

Eight (8) \$1,000 scholarships will be available again in 2019 to graduating high school seniors who are members or become new members. Information and applications will be made available online and in school guidance offices beginning November 1, 2018.



NEW!
VETERANS DAY
Offices will be
CLOSED
Monday,
November 12th

First Trust would like to recognize & thank all veterans and their families for their service & their sacrifices that provide the freedom(s) that we enjoy everyday in our great country.

NEW MEMBER REFERRAL PROGRAM

FALL INTO CASH

October 1st - November 10th

Open a Savings and/or Checking Account
and Receive a FREE GIFT!

Refer friends/family
and you BOTH receive
\$25 CASH when they
open a new account!



Must be 18 years or older to participate. Only members in good standing are eligible. Only unique social security number accounts qualify. Promotion runs Oct. 1 - Nov. 10, 2018. When current members refer a friend/family member who joins First Trust, both current member and new member will receive a \$25 deposit into their account. Limit two (2) referrals per member throughout the promotion. A completed Referral Coupon MUST be present at the time of opening a new account. New members are required to open an account with \$25 per value - the \$25 promotion deposit is NOT to be accepted as or exchanged for per value. First Trust employees, Board & Committee Members, and their family members are not eligible for this promotion. A 1099 tax form is required for \$25 deposits made to new accounts. New member accounts will be credited at the time account is opened. Referring members will receive the \$25 deposit at the conclusion of the promotion, and no later than Nov. 16, 2018. First Trust reserves the right to change terms and conditions without notice.



**First Trust
Credit Union**



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
Linda Bechinski, Secretary
John Henderson
Cindy Montgomery
Judy Wright

Supervisory Committee

Rona Edquist, Chairperson
Ange Benz
Nino Pecoraro
Sandra Sobacki

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



Federally Insured
By NCUA



Mortgage loans are provided by First Trust Credit Union NMLS #399279, and by partnership with Servion Mortgage, an affiliate of Servion Inc. NMLS #1037

GET INVOLVED! PLEASE COME OUT AND SUPPORT OUR HOLIDAY COMMUNITY FUNDRAISERS



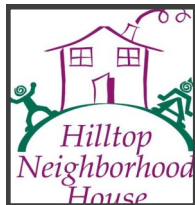
Help The La Porte Branch "Adopt A Family"

Monetary Donations will be used to purchase toys, food, gas, and household items for a local family in need during the holidays.



"Salvation Army Angel Tree" Michigan City Branch

Choose an "Angel" tag from Michigan City's Angel Tree. Interested parties may choose to make a monetary donation, or purchase a gift for either a girl or boy, ages newborn to 12.



Join First Trust's Valparaiso Branch "Hilltop House Holiday Gift Drive"

Pick up a wish list and purchase gifts for less fortunate children. *(Please do not wrap donated gifts.)* Monetary donations will also be accepted at the Valparaiso branch.



Watch for the Wheatfield Branch Angel Tree
Choose a tag from Wheatfield's Angel Tree to purchase a gift for a student in need at Wheatfield Elementary School. Purchase a gift or make a monetary donation.