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# October 2019 Smart Money

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



## Happy 60th Birthday First Trust!

*60 Years of Service, 60 Years of Trust!*



Come and join us as we celebrate our 60th (*Diamond*) anniversary! You won't want to miss the 60th Diamond Anniversary Promotion running December 1st - January 31st, 2020 where we will honor our members with \$60 gift card drawings, gift giveaways, and a few more surprises that will *take the cake!* This celebration will be filled with plenty of *sparkle* as we look back at 60 years of serving our members and communities. We look forward to celebrating with YOU!



### 2019 Calendar

**Veterans Day**  
Monday - November 11th, CLOSED

**Thanksgiving**  
Thursday - November 28th,  
CLOSED

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

**Christmas Day**  
Wednesday - December 25th,  
CLOSED

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

**New Year's Day**  
Wednesday - January 1, 2020  
CLOSED



## Fall into Ca\$h



**October 1st - November 9th**  
**New Member Referral**

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

**And there's MORE...**

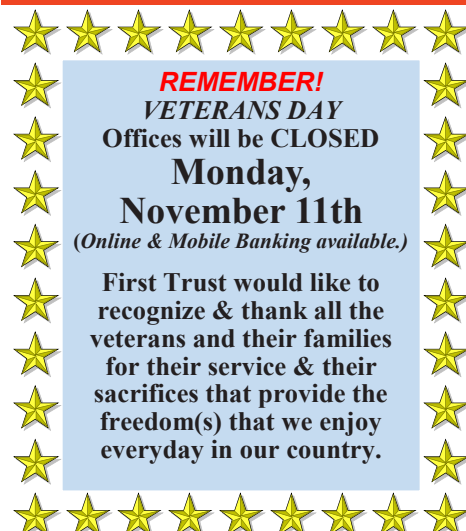
**Refer Friends and Family!**

When they open an account,

**YOU BOTH RECEIVE  
\$25 CASH!**

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. 9, 2019. 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. Limited to two (2) referrals per member throughout 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 par value - the \$25 promotion deposit is NOT to be accepted as or exchanged for par 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 time account is opened. Referring members will receive the \$25 deposit at the conclusion of the promotion, and no later than Nov. 15, 2019. First Trust reserves the right to change terms and conditions without notice.

Federally Insured  
By NCUA



**REMEMBER!**  
**VETERANS DAY**  
Offices will be **CLOSED**  
**Monday,**  
**November 11th**  
(Online & Mobile Banking available.)

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

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.



# International Credit Union Week!



Local Service.  
Global Reach.

International Credit Union Day is

October 17th, 2019!

First Trust will host a week-long celebration October 14th - 18th, with Thursday the 17th 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 (Michigan City, LaPorte, Valparaiso, & Wheatfield) to celebrate all week long with giveaways, treats & light refreshments, youth club gifts, and more.



## Calling all High School Seniors ... check out our 2020 Scholarships!

Eight (8) \$1,000 scholarships will be available again in 2020 to graduating high school seniors who are members, or become new members. First Trust will award four (4) of these to seniors pursuing a Bachelor's Degree, and four (4) will be awarded to seniors pursuing a non-four year degree (an Associates Degree/Certification/Apprenticeship). Information and applications will be made available online at [www.firsttrustcu.com](http://www.firsttrustcu.com), in school guidance offices, and at First Trust branch locations beginning November 1, 2019.

### Special Scholarship : Dennis Knaup Memorial Scholarship

First Trust will be offering a one-time, \$1,600 special scholarship this year in memory of Dennis Knaup, long-time Board Member and retired teacher. Knaup retired from the Michigan City Area Schools and served on First Trust's Board of Directors for many years. This scholarship will be awarded specifically to one graduating senior from Michigan City High School who is planning to pursue a Bachelor's Degree in Education.

*Completed scholarship applications must be submitted to the Scholarship Committee via email at [scholarships@firsttrustcu.com](mailto:scholarships@firsttrustcu.com) or mailed to First Trust, or hand delivered to your local First Trust branch.*

## HOLIDAY COMMUNITY FUNDRAISERS ARE RIGHT AROUND THE CORNER!



You won't want to miss the **season of giving** during our annual holiday fundraisers. Each branch will give back to it's local community with YOUR HELP! Choose an "Angel" tag from an Angel Tree, donate a gift for a gift drive, help provide a real holiday treat for a family in need, or make a monetary donation of your choice. These are all ways that YOU can help us make a difference this Holiday Season! Stop by your local branch this December!



### 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  
James Mink, Sr., Vice Chairman,  
& Treasurer  
Linda Bechinski, Secretary  
Kathryn Harrow  
John Henderson  
Judy Wright

### Supervisory Committee

Rona Edquist, Chairperson  
Ange Benz  
Sandra Sobecki

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