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

# Trust Us

## Quarterly Newsletter

**January 2020**



### 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, including the signatures of at least 130 First Trust Credit Union member/owners, with the secretary of the Board of Directors, Linda Bechinski, by February 24, 2020. If you have any questions in regard to how to file a petition, please call 1-800-276-6161, ext. 2290. 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

**3-Year Terms:** *Linda Bechinski, John Henderson, & Bob Tillema*

**2-Year Terms:** *Kathryn Harrow*    **1-Year Term:** *Pam Jenks*

*Elections will be held at the 2020 Annual Meeting on Saturday, April 4, 2020. The meeting will begin at 1:00 p.m. 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.*



### New Products & Services

Beginning January 27th, First Trust is restructuring its Checking Account Products and implementing a year-round **PLUS ONE Checking Account** referral program.

First Trust will offer FREE CHECKING & PREMIER CHECKING (Interest earning account\*), and FREE BUSINESS CHECKING & PREMIER BUSINESS CHECKING (Interest earning account\*). All NEW checking accounts opened will receive a FREE GIFT! If you are a member and you refer a friend or family member who opens a FREE or PREMIER Checking account, you both will receive a FREE GIFT! Now through March 12, 2020 receive our Sentry® Bluetooth® Speaker with Mic!

\*Minimum Balance Requirements Apply to Earn Interest on a Premier Checking or Premier Business Checking Account.

### 2020 Calendar

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

**Martin Luther King Jr. Day**  
Monday - January 20th, CLOSED

**Presidents' Day**  
Monday - February 17th, CLOSED

**First Trust's Annual Meeting**  
Saturday, April 4th (1:00 p.m.)

**Memorial Day**  
Monday - May 25th, CLOSED

**Independence Day**  
Saturday - July 4th, CLOSED

**Labor Day**  
Monday - September 7th, CLOSED

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

**Thanksgiving**  
Thursday - November 26th,  
CLOSED

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

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

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

**New Year's Day**  
Friday - January 1, 2021  
CLOSED



## Annual Meeting ~ April 4th, 2020 1:00 p.m. - 2:00 p.m.

Members are invited to join the Board of Directors and staff on Saturday, April 4th, 2020 at the Michigan City branch at 950 E. U.S. Highway 20 for the Annual Meeting. The meeting will begin at 1:00 p.m. (CST) and light refreshments will be served. Doors will open at 12:45 p.m. Please RSVP your attendance to: Dorene Martinson, Marketing Director, no later than Friday, March 27th, by calling (219) 877-2290, or by sending an e-mail to [dmartinson@firsttrustcu.com](mailto:dmartinson@firsttrustcu.com).



### Don't miss out in 2020 Graduating High School Seniors \$9,600 in Scholarships Available

Apply by  
March 16th!

Time is ticking to apply for one of our eight \$1,000 scholarships that 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 Degree, or Certification in a selected field. Students can access information and/or the application on our website at [www.firsttrustcu.com](http://www.firsttrustcu.com), or pick up a copy of the application at their high school's guidance office, or at any local First Trust Credit Union branch in Michigan City, La Porte, Valparaiso, and Wheatfield.

**NEW - THIS YEAR ONLY :** one \$1,600 scholarship will be awarded in memory of Dennis Knaup, long-time First Trust Board Member. It will be awarded to a senior attending Michigan City High School who is pursuing a degree in Education.



## Wrapping up Our 60 year Celebration



Celebrating our 60 Year Anniversary has been so exciting for First Trust Credit Union and all our members and staff. We turned 60 Years old on December 31st, 2019. We have given away gifts and prizes throughout December to our current members & new members during our "TRUST US" - 60TH DIAMOND ANNIVERSARY PROMOTION! AND... the prizes are still coming all through January with our \$60 Gift Card Drawings every Friday, and our GRAND PRIZE DRAWINGS for stunning his & hers diamond jewelry on JANUARY 31st. Check out our website for all the details or visit your local branch. First Trust is looking forward to many more years of providing outstanding service to all our members with the easy and convenient financial products & services they need.

*We are your HOMETOWN credit union team!*



WAY TO GO!



### Wheatfield Branch Angel Tree

### Thanks for Giving Back to our Communities!

First Trust would like to personally thank all our members who donated to our Holiday Fundraisers throughout November & December 2019! All of our branch locations were able to generously give back to our communities this holiday season.



First Trust now offers  
FREE WiFi in all of our  
lobbies at each  
of our four branch  
locations in Michigan  
City, La Porte,  
Valparaiso, & Wheatfield.



### 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  
Pam Jenks  
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



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 Servion Mortgage, an affiliate of  
Servion Inc. NMLS #1037