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Trust Us

Quarterly Newsletter

April 2020



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

COVID-19 : WE STAND STRONG TOGETHER!

The outbreak of COVID-19 has most certainly forced a new temporary way of living for everyone in our nation and in our world. With new updates coming across our local news daily, it is not difficult to begin to feel a sense of uncertainty, concern, or even worry and fear. In these times of *unchartered waters*, as we have heard so often, it is important for you to know that First Trust is **HERE FOR YOU!** We are aware that your finances are one of your main concerns at this time, and we want you to know that your money is safe and secure, and we are here to help.

Did You Know? As a member of First Trust Credit Union, your money is automatically insured by NCUA for up to \$250,000. AND First Trust also insures your money for an additional \$250,000 with our ESI (Extra Share Insurance). Therefore, your money is always insured up to a total of \$500,000.

Additional Benefits for Our Members during COVID-19:

- Skip A Pay Program : In effect for qualifying loans from April - December 2020 with waived processing fee.
- Personal Loans are available. Apply online or schedule an appointment. Refinancing to lower loan payments and/or interest costs are available.
- No ATM Withdrawal Fees - We do not charge members to withdrawal funds from any ATM.
- Shared Branching locations: members can utilize over 30,000 ATM's and over 5,000 shared branch locations just as if they were at their local First Trust branch. (See our website for locations near you.)
- Utilize *It's Me 24/7* Online Banking with Free Bill Pay, our Free Mobile App, and Text Banking where many services are at your fingertips such as checking account balances, transferring funds, remote check deposit, e-statements, tax forms, temporary lock/unlock debit cards, look up credit score, and more.

Our drive-thru services are open regular hours at all four branch locations to assist you with all your banking needs. Contact us to schedule an appointment for assistance with loans, new account openings, safe deposit boxes, etc. at 800-276-6161. Check our website for continued updates at firsttrustcu.com Stay Healthy!

2020 Calendar

First Trust's Annual Meeting

April 4th — **POSTPONED**
LATER DATE TBD

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**
Saturday - December 26th, **CLOSED**

New Year's Eve

Thursday - December 31st,
(Closing at 3:00 p.m.)

New Year's Day

Friday - January 1, 2021
CLOSED

Saturday - January 2, 2021
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.



Annual Meeting ~ April 4th, 2020

HAS BEEN POSTPONED!

A RESCHEDULED DATE IS STILL TO BE DETERMINED.

Updates in regard to when the Annual Meeting will be rescheduled will be posted on our website (firsttrustcu.com) as soon as future plans have been determined. If you have any questions, please feel free to contact Dorene Martinson, Marketing Director, by calling (219) 877-2290, or by sending an e-mail to dmartinson@firsttrustcu.com.



SAVE THE DATE

Thursday, June 4th, 2020

Please join First Trust and the American Red Cross for the blood drive at the Michigan City branch location, 950 E. US Hwy 20, on Thursday, June 4th, 2020. First Trust Credit Union's Marketing Director, Dorene Martinson, said, "Now more than ever it is so important for people to come out and give blood." The American Red Cross has notified hosts to express that there is an emergency need for donors as many of the blood drives have been cancelled or rescheduled due to the COVID-19 situation in our country. The American Red Cross has also assured everyone that they are closely monitoring the Coronavirus situation and taking all the necessary extra precautions to make the process safe for donors. "The need for blood doesn't just go away because we are practicing social distancing," Martinson said. "The Red Cross has stated there is a severe blood shortage and this is one way that we can give back to our communities during this time of need."



American Red Cross



Highlights of Our 60 Year Celebration

Celebrating our 60th Year Anniversary this past December and January was so exciting for First Trust Credit Union and all our members and staff. We turned 60 years old on December 31, 2019. Celebrating 60 years of TRUST and 60 years of SERVICE, we gave away gifts and prizes to our current members & new members during our "TRUST US" 60TH DIAMOND ANNIVERSARY PROMOTION! AND... we awarded \$60 Gift Cards every Friday. Our grand finale was the GRAND PRIZE DRAWINGS for stunning His & Hers diamond jewelry on JANUARY 31st. First Trust is looking forward to the next 60 Years of providing outstanding service to all our members with the easy and convenient financial products & services they need.

Contest Winners

\$60 Gift Card Winners:

Robert Tanksley Mark Ratliff
Sonya Bales Daniel Grams
Michael Boone Brad Sorrells
Michelle Conrad

Grand Prize Drawing Winners (Jewelry Sets):

Lakendra Robinson - Michigan City
Susan Grimm - LaPorte
Michael Beckman - Valparaiso
Diana Allen - Wheatfield

GIVING BACK TO THE COMMUNITY!



Open Door Adolescent Health Center - Charity Partner for the Michigan City branch receives a check for \$2,500.

First Trust would like to thank all our members who made monetary donation and/or who purchased items during our fundraising

events such as bake sales/craft sales, etc. throughout 2019!

Our Michigan City branch was able to generously present a \$2,500 check to Open Door Adolescent Health Center this year. First Trust employees also deserve a pat on the back for their contributions by purchasing snacks & soda from the employee snack shop, and participating in \$3 casual jean days on Fridays - all for the cause! Funds raised are allocated to teen drug/alcohol abuse prevention programs.



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

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Ange Benz
Sandra Sobacki

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.



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