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Trust Us

Quarterly Newsletter



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

January 2021



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 131 First Trust Credit Union member/owners, with the secretary of the Board of Directors, Linda Bechinski, by March 1, 2021. 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: Pam Jenks & Jim Mink

Elections will be held at the 2021 Annual Meeting on Saturday, April 10, 2021. 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.

**Annual
Meeting**

Saturday ~ April 10th, 2021

Members are invited to join the Board of Directors and staff on Saturday, April 10th, 2021 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, April 3rd, by calling (219) 877-2290, or by sending an e-mail to dmartinson@firsttrustcu.com.

New Website Coming Soon!

First Trust is in the final stages of designing a brand new website. Look for more details to come about a kick-off date by spring 2021!

2021 Calendar

New Year's Day Holiday
Friday - January 1st, CLOSED
Saturday - January 2nd, CLOSED

Martin Luther King Jr. Day
Monday - January 18th, CLOSED

Presidents' Day
Monday - February 15th, CLOSED

First Trust's Annual Meeting
Saturday, April 10th (1:00 p.m.)

Memorial Day
Monday - May 31st, CLOSED

Independence Day
Monday - July 5th, CLOSED

Labor Day
Monday - September 6th, CLOSED

Veterans Day
Thursday - November 11th,
CLOSED

Thanksgiving
Thursday - November 25th,
CLOSED

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

Christmas Day
Saturday - December 25th, CLOSED

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

New Year's Day
Saturday - January 1, 2022
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.

COVID - 19

As First Trust continues to navigate through the Covid-19 pandemic, we'd like to ensure our members that we have set forth all the necessary precautions to keep both our members and employees safe and healthy. We would like to thank our members for your continued cooperation and understanding as we continue to uphold the most convenient operational hours possible. Please do note that our lobbies are currently open on Saturdays **by appointment only**. First Trust will continue to follow guidelines set forth by the state and local governments, along with CDC guidelines. The most current updates will continue to be posted on our website at www.firsttrustcu.com.



Don't miss out in 2021 Graduating High School Seniors \$8,000 in Scholarships Available

Apply by
March 15th!

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 of study. Students can access information and/or the application on our website at 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.

We wish all of our high school seniors much success and financial health in all their future endeavors!



BUILD YOUR CREDIT THIS TAX SEASON!!!!

Spring is just around the corner, and it's time to "BUILD UP" your CREDIT SCORE! First Trust Credit Union can help with a **SAVINGS SECURED LOAN**. You can apply for a loan with money you already have in your savings, OR you can use your TAX REFUND!! Put Your Money to work for YOU! You don't need a Co-Signer or Credit Check for approval. It's a fast, easy way to build STRONGER CREDIT! With rates as low as 3.05% APR, WHAT ARE YOU WAITING FOR? Apply Online, or visit any of our First Trust locations in Michigan City, La Porte, Valparaiso, or Wheatfield. OUR MEMBER SERVICE REPS ARE WAITING TO HELP YOU **BUILD YOUR CREDIT** WITH A **LOW RATE Savings Secured Loan!** Call First Trust at 800-276-6161, or apply online at FIRSTTRUSTCU.COM.



La Porte Branch Adopt a Family

Bags of toys & gifts were collected for each of the 9 (nine) family members!

WAY TO GO!

2020 COMMUNITY HOLIDAY FUNDRAISERS A HUGE SUCCESS!!!

First Trust would like to personally thank all of our members & staff who donated to our Holiday Fundraisers throughout November & December 2020! All of our branch locations were able to generously give back to the following community partners this holiday season:

Michigan City - The Salvation Army Angel Tree
Valparaiso - Hilltop Neighborhood House Angel Tree
Wheatfield - Wheatfield Elementary students Angel Tree
La Porte - Adopt a Family



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**



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