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Trust Us

Quarterly Newsletter

April 2021



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

COVID-19 : WE THANK OUR MEMBERS WHO ARE SUPERHEROES!

The outbreak of COVID-19 was over a year ago and most certainly forced a new temporary way of living for everyone in our nation and in our world. With no protocols on how to navigate through a global pandemic, many businesses were suddenly forced into an existence of uncertainty, concern, worry and fear. First Trust Credit Union would like to take time to recognize all our SUPERHEROES who have "served on the frontlines" through this historical time. These include (but by no means are limited to) our healthcare workers, educators, and their staffs. In these times of *unchartered waters*, they are still SERVING HUMBLY - showing up to work to care for the sick, the dying, and our children who are students within our school systems. They adapted quickly to care for our communities medically, emotionally, and academically. They have persevered through all the challenges that have come along with the Covid-19 pandemic.

All of us at First Trust Credit Union encourage YOU to thank these essential workers (OUR SUPERHEROES) whenever the opportunity arises:

Doctors, Nurses, Emergency Workers & staffs, Healthcare Workers, Social Workers, Teachers, Principals, School Administrators & staff, Government officials, Policemen/women, Firemen/women, Bank Tellers & frontline staff, Restaurant Owners & staff, Nonprofits giving assistance to those in need, and everyone else who stepped up to the challenge of assisting in any way to get us through to where we are today - BETTER THAN WE WERE IN 2020! The future is bright and First Trust is by your side for all of your financial needs.

Additional Benefits for Our Members during COVID-19:

- Personal Loans are available. Apply online or schedule an appointment.
- Refinancing to lower loan payments and/or interest costs are available.
- 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 deposits, e-statements, tax forms, temporary lock/unlock debit cards, view your credit score, and much more.

Our drive-thru services are open regular hours at all four branch locations to assist you with all your banking needs. Our lobbies are also now open. Contact us or check our website to view hours of operation, or to schedule an appointment for assistance with loans, new account openings, safe deposit boxes, etc. at 800-276-6161. Find more information and continued updates on our website

at firsttrustcu.com

Stay Physically & Financially Healthy!

Spring HAS SPRUNG!
HOME LOANS AVAILABLE!



Where's your happy place?




Home Loans

- ➡ Purchase or Refinance 1st Mortgages
- ➡ FHA, VA Loans
- ➡ Home Equity Line of Credit

Apply today at any First Trust branch or apply online.
www.firsttrustcu.com 800-276-6161

 Mortgage loans are provided by First Trust Credit Union NMLS #939279, and by partnership with Servion Mortgage, an affiliate of Servion Inc. NMLS #1037


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by NCUA

2021 Calendar

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

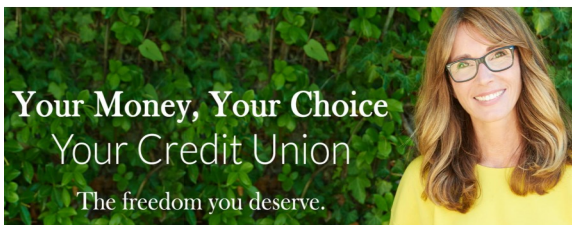
Christmas Eve
Friday - December 24th,
(Closing at 1:00 p.m.)

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.



Our New Website is NOW LIVE!

Go to www.firsttrustcu.com

Fresh New Look & Easy to Navigate!

Quick Access to It's Me 24/7 Online Banking! Check Balances, Transfer Funds, Apply for Loans, Check Rates, Open Accounts, Pay Bills, & More!!!



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 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



SAVE THE DATE

June 21st - June 25th

9 a.m. - 6 p.m.

ANNUAL ONSITE CAR SALE - DON'T MISS IT!



IF YOU ARE IN THE NEED OF A VEHICLE, THEN MARK YOUR CALENDARS FOR ONE OF THE BIGGEST SALES OF THE YEAR!

First Trust's Michigan City branch will once again partner with Uptown Limited Auto Sales of Michigan City for the ...

Annual ONSITE Car Sale!

MONDAY, JUNE 21ST - FRIDAY, JUNE 25TH . The sale will run all week from 9:00 a.m. - 6:00 p.m. **Cars, Trucks, SUVs & more will be available.**

- ⇒ Loan Officers on Site
- ⇒ Choose **No Payments for 90 Days***
- ⇒ **No Application Fees EVER!!!**
- ⇒ **No Money Down**
- ⇒ **Trade-ins Welcome**
- ⇒ **FREE GIFT & GAS CARD with EVERY PURCHASE!!!**



**Interest will accrue during the 90 days payment is deferred.*

Spring Savings: Money Savvy Gardening Tips *Some of us have a green thumb...and some of us DON'T! Everyone can enjoy a beautiful flower or vegetable garden with the help of these money saving tips...*

- * Planting seeds opposed to starter plants is less expensive. Be sure to pay attention to the harvest times as some plants take longer to grow, and also allow the required space between the seeds.
- * Add your used ground coffee grinds to your soil to give it a boost of nitrogen and other nutrients.
- * Fresh Herbs - purchasing a seedling at the local grocery for a couple bucks can thrive if replanted.
- * Use sticks from the yard & the empty seed packets to "mark" your rows of veggies.

MOTHER'S DAY & FATHER'S DAY CELEBRATIONS

Stop in to celebrate with us as we honor the Mothers, Fathers, & Grandparents in our lives. We will have a **FREE GIFT*** for these special members who stop by our branch locations on the following dates:

Mother's Day Gift Handout: Friday, May 7th

Father's Day Gift Handout: June, 18th

**While Supplies Last.*

