



# Trust Us

*It's Me 247 Online Banking Services*  
Allowing you to spend more of your time doing the things you love.

## Quarterly Newsletter

July 2021



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

*(Special Edition - Electronic Services)*

### Online Banking & Mobile Banking

#### 24 Hours a Day, 7 Days a Week, 365 Days a Year!

In this day and age, we all know that technology is one of the key elements to running a successful business, and personal life as well. What would we do without our smartphones, laptops, ipads, etc...? Did you know that credit unions are just as technologically advanced as banks? Yes, it's true—and here at First Trust Credit Union we want YOU to know that we offer an abundance of products and services to keep your electronic banking needs front and center. These services are provided through our **It's Me 247** online banking program, and our FREE First Trust **MOBILE APP**. Through these electronic services, members have access to their accounts 24/7, allowing them to view account balances, perform money transactions and transfers, apply for loans, pay bills, and much more. The It's Me 247 program is accessed by members through our newly redesigned website, [www.firsttrustcu.com](http://www.firsttrustcu.com). The fresh, new, modern design of the website now provides easier navigation, improved content and information, and overall improved functionality for our members. Marketing Director, Dorene Martinson, stated, "We work very hard to achieve convenient, efficient electronic banking services for our members so that they have all the modern day banking necessities right at their fingertips."

To learn more about all the electronic services that First Trust has to offer, go to the website listed above and click on *Online Access*.

### Simplify with ONLINE BILL PAY

Paying your bills online has never been easier with First Trust's online bill pay services. Members can receive and pay bills from their credit union checking account with just the click of a button. You can set up recurring payments such as insurance premiums or car payments, authorize checks to be sent to anyone from babysitters to church fundraisers. A payment history register is automatically kept so you can monitor the status of your payments, view when your payments were received, and set up notifications to alert you when E-bills arrive. Save yourself some time and postage expenses. Pay ANY bill, ANY time, from ANYWHERE that internet access is available. Find more information about Online Bill Pay and how to get started by calling member services at 800-276-6161, or login to **It's Me 247**, and click on the **Pay & Transfer** tab to enroll.



### How Safe & Secure is Online Banking?

Security of all our members' accounts is First Trust's number one priority. Because of this, multiple security measures have been put into place within our online banking program. We use state-of-the-art encryption, and digital certification. Our Mobile App is additionally secured with the SnoopWall Lite firewall system. We also utilize pass codes or personal identification numbers, automatic sign-off, as well as firewalls and PIN disabling after a PIN has been incorrectly entered three times.

**If you ever suspect that your account information has been compromised, contact First Trust right away at 800-276-6161 or email us at [memberservices@firsttrustcu.com](mailto:memberservices@firsttrustcu.com).**

### 2021 Calendar

**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.

**STUFF A BUS**

**SAVE THE DATE: Saturday, 9/25/21**

Michigan City Branch will be collecting donated food items & monetary donations in August and September to help restock the Michigan City Salvation Army food pantry. The annual **Stuff A Bus** event will be held on September 25th at both Al's Supermarket locations (MC).



# Our FREE Mobile App Rocks!

First Trust's Mobile App is now updated with the most innovative features to supply all your mobile banking needs. Download our mobile app today to enjoy a convenient way to view all your accounts, check account balances, transfer funds, view pending transactions, pay bills online, deposit checks through your smartphone, and so much more!

Here are more features of our mobile app and what members have to say...

- **Login** to your First Trust Mobile App with **Voice or Face recognition, Finger Print, or PIN.**
- Pay with digital wallets - **Apple Pay, Google Pay, Android Pay, FitBit Pay, Garmin Pay, LG Pay, and Visa Checkout.**
- Temporarily **LOCK and UNLOCK** your **Debit Card** instantly. Just choose **Manage My Cards** in your First Trust Mobile App.
- Set automatic **Activity Alerts** - Let your mobile device notify you **any time your Debit Card is used.** Just choose **Manage My Cards** in your First Trust Mobile App.
- Check your **Credit Score** and review your **Credit Report** within your First Trust Mobile App or traditional *It's Me 24/7* Online Banking - powered by SavvyMoney.
- View your **E-Statements** and **Tax Forms** directly through the First Trust Mobile App.

*"My favorite new feature of the Mobile App is FAVORITES where you can save functions that you use the most!" ~ Dana K. (Member since 1996)*

*"I don't live close to First Trust anymore, but the App makes it easy for me to do mobile banking - like depositing a paper check, transferring balances across my accounts, or quickly checking my credit score!" ~ Shawn K. (Member since 1998)*

**Download the FREE First Trust Mobile App Today!**

**Need Help Getting Started?** Visit your local First Trust Credit Union branch, or contact us at **800-276-6161**, or email us at [memberservices@firsttrustcu.com](mailto:memberservices@firsttrustcu.com)



## 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 Sobbecki

**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

## Newest ELECTRONIC Feature... Text Banking is now LIVE!



*"My favorite electronic service is TEXT BANKING - super fast and easy to get balance information when you need it." ~ Carol R. (Member since 1984)*

Text Banking allows members to quickly get a balance or perform a money transfer without having to launch an app, login, or navigate screens. With text banking, members can check balances, perform transfers, and have eAlerts sent as text messages.

Members can sign up for Text Banking by logging into their *It's Me 24/7* online banking, then choose **Go Mobile**, then **Text Banking**. Members can also enroll through our FREE Mobile App by logging into the App and choosing **Text Banking**, then **Enroll** in Text Banking.

Conveniently, the same smartphone can be utilized for multiple accounts.

Members can unenroll anytime by texting **STOP** to 46247 (IM247).

## E-Statements

Did you know you can get your statements online? Why bother with the mail? View 12 monthly statements whenever you want them. This helps protect against **Identity Theft** because there is no paper to shred, and fraudsters won't find your information in your trash. **Sign up NOW!** Login to *It's Me 24/7* and click on **Info Center/E-Statement Options**.

## SAVVYMONEY

### View Your Credit Score Online 24/7

First Trust brings you Free ongoing access to your credit report and credit score anytime through our program, **SavvyMoney**. Members can access this through *It's Me 24/7* online banking or through our FREE Mobile App. You can check your credit score daily with no impact to your credit.

### More Features:

- ◆ View Your Credit History
- ◆ Find Personalized Offers
- ◆ Learn how to Improve Your Score
- ◆ Receive Monitoring Alerts
- ◆ Find Best Rates available for YOU
- ◆ Utilize Credit Score Simulator
- ◆ Credit Score FAQs