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Trust Us

Quarterly Newsletter

October 2021




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



Cold Hard Cash! *Holiday Loans Available*

The holiday season is right around the corner and this time of the year can be a challenge for many people financially. If you are in a situation where you could use a little financial assistance through the holiday season, there is a solution. First Trust is offering Holiday Loans to help our members in need. There are no application fees, so why not apply and let First Trust help you find a loan that is right for you. With fast, easy approval, you can apply for \$1,000 to \$15,000. These extra funds can help you through the holiday season, and ensure you can provide the things you need the most. You can apply online, call or visit your nearest First Trust Credit Union branch location. Our dedicated, friendly member service staff is standing by ready to assist you with all your financial needs. All of us at First Trust wish you a wonderful, happy & safe holiday season.


WE'RE LOOKING OUT FOR...



YOUR FINANCIAL SECURITY

- ★ ID SAFE CHOICE ON ACCOUNTS
- ★ DAILY MONITORING ACCOUNT ACTIVITY
- ★ ELECTRONIC ALERTS & NOTIFICATIONS
- ★ SECURE ONLINE BANKING SERVICES
- ★ INSTANT DEBIT CARD LOCK/UNLOCK FEATURE

Federally Insured
by NCUA

Say No to Fraud


NCUA

Additional coverage up to \$100,000 provided by First Trust Insurance Corporation, a licensed insurance company.

Members can enroll in ID Safe Choice for a monthly fee of \$2.00.

Holiday Shopping *Debit Card* *Best Practices*

Keep your finances safe and secure throughout the busy holiday shopping season with these tips:

- * Only make purchases online at secured, valid, trusted websites.
- * Do not make purchases through social media.
- * Do not carry all your debit & credit cards with you. Just carry the ones you need.
- * Never give out your debit card number or PIN over the phone.
- * Utilize First Trust's instant Debit Card Lock feature on our secure mobile app.

2021 Calendar

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.

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Veterans Day

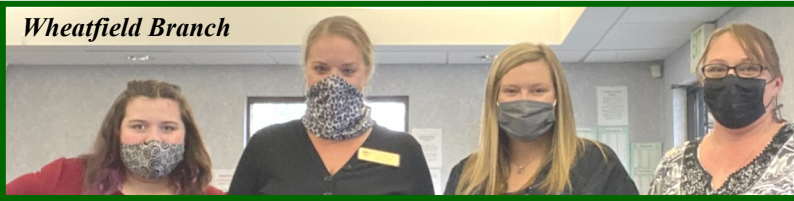
Thursday,
November 11th
Offices will be **CLOSED**
(Online & Mobile Banking available.)

*Remembering all
our Veterans!*

**We thank you for
your service!**

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Wheatfield Branch



WHEATFIELD BRANCH *BEST IN THE REGION!*

First Trust would like to extend a big *THANK YOU* to all the folks who voted for First Trust Credit Union in the 2021 Reader's Choice Awards. First Trust was voted the best in the category **BEST CREDIT UNION/BANK** in Jasper County. This award exemplifies the credit union philosophy of *People Helping People*. "This is the second year in a row that our Wheatfield branch has won this award," said Dorene Martinson, Marketing Director for First Trust. "Our Wheatfield branch is our smallest branch, but they always deliver BIG when it comes to providing outstanding service to all our members." First Trust serves anyone who lives or works in LaPorte, Porter, Jasper, Pulaski, or Newton Counties. Call or visit your nearest First Trust Credit Union branch today to discover the credit union difference, or check us out on our website at www.firsttrustcu.com.



2022 High School Graduates ... check out our \$1,000 Scholarships!

Eight (8) \$1,000 scholarships will be available again in 2022 to graduating high school seniors who are members, or become new members. First Trust will award four (4) of these to seniors pursuing a Bachelor's Degree, and four (4) will be awarded to seniors pursuing a non-four year degree (an Associates Degree/Certification/Apprenticeship). Information and applications will be available online at www.firsttrustcu.com, in school guidance offices, and at First Trust branch locations beginning November 1st, 2021.

Completed scholarship applications must be submitted to the Scholarship Committee via email to scholarships@firsttrustcu.com or mailed to First Trust, or hand delivered to your local First Trust branch by 5 p.m. on March 15, 2022.

CHRISTMAS & VACATION CLUB ACCOUNTS

Don't forget to get your Christmas Club & Vacation Club Accounts started for next year. We can help you save for your summer/fall vacations AND your holiday season for 2022! Save a little each month, every week, or whatever works for you. Vacation Club Account funds release in June. Christmas Club Accounts release in October! Ask us for further details on how to get started. *(Some restrictions apply.)*



COMMUNITY FUNDRAISERS HELP US GIVE BACK!

It's time once again for our annual holiday fundraisers. Each branch will give back to it's local community with YOUR HELP! Choose an "Angel" tag from an Angel Tree at either the Michigan City or Wheatfield branch. These gifts will be donated to The Salvation Army of Michigan City, and Wheatfield Elementary students. Our LaPorte branch will be hosting their annual Adopt a Family monetary fundraiser to supply all the gifts and necessities for a local family in need this holiday season. To wrap things up, our Valparaiso branch will once again be collecting gifts for children through their partnership with Hilltop Neighborhood House. Monetary donations will also be accepted at each branch for these efforts as well. These are all ways that YOU can help us make a difference this Holiday Season! Please stop by your local branch this holiday season. *YOU can help make a difference!*



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**



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