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

Trust Us

Quarterly Newsletter

January 2022



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 133 First Trust Credit Union member/owners, with the secretary of the Board of Directors, Linda Bechinski, by February 28th, 2022. 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: Kathy Harrow & Judy Wright

Elections will be held at the 2022 Annual Meeting on Saturday, April 9, 2022. 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 9th, 2022

Members are invited to join the Board of Directors and staff on Saturday, April 9th, 2022 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 Monday, April 4th, by calling (219) 877-2290, or by sending an e-mail to dmartinson@firsttrustcu.com.

2022 Calendar

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

Martin Luther King Jr. Day
Monday - January 17th, CLOSED

Presidents' Day
Monday - February 21st, CLOSED

First Trust's Annual Meeting
Saturday, April 9th (1:00 p.m.)

Memorial Day
Monday - May 30th, CLOSED

Juneteenth
Monday - June 20th, Closed

Independence Day
Monday - July 4th, CLOSED

Labor Day
Monday - September 5th, CLOSED

Veterans Day
Friday - November 11th, CLOSED

Thanksgiving
Thursday - November 24th,
CLOSED

Christmas Eve
Saturday - December 24th,
(TBD)

Christmas Holiday
Monday - December 26th, CLOSED

New Year's Eve
Saturday - December 31st,
(TBD)

New Year's Holiday
Monday - January 2, 2023
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.

HAPPY NEW YEAR

Hours of Operation - Slight Changes

Please Note the Following Changes to Hours of Operation:

Saturdays - All branch locations will be open via the drive thru from 9 a.m.- 12 noon. Lobbies will only be open for pre-scheduled appointments. If you need to speak with a Member Service Representative on a Saturday, please call your local branch to make a Saturday appointment.

Valparaiso Branch - the drive thru at the Valparaiso branch has new hours beginning January 1st, 2022 as follows: M-TH is 8:30 a.m.- 5:30 p.m. Friday is 8:30 a.m.- 6 p.m.; Saturday is 9:00 a.m. - 12 noon.



**Don't miss out in 2022
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!

**Whatever LOAN You Need...
We're Your Cup of Tea!**

Call or Apply Online Today!

FirstTrustCU.com 800-276-6161



All loans subject to credit approval. Rates, loan amounts, and terms based on consumer credit scoring system. Rates subject to change without notice. Mortgage loans are provided by First Trust Credit Union NMLS #399279, and by partnership with Servion Mortgage, an affiliate of Servion Inc. NMLS #1037.

2021 COMMUNITY HOLIDAY FUNDRAISERS ANOTHER YEAR OF SUCCESS!!!

WAY TO GO!



First Trust would like to personally thank all of our members & staff who donated to our Holiday Fundraisers throughout November & December 2021! 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



**Valparaiso
Branch**



Angel Tree gifts collected, and a donation of STEM projects/activities for Kids Outreach program was made at Hilltop Neighborhood House.



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