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# Trust Us

## Quarterly Newsletter

April 2022



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

**SAVE SMALL** ★ **DREAM BIG** *at your credit union™* **CELEBRATE!**

### April is YOUTH MONTH!

Did you know that First Trust Credit Union is committed to partnering with parents and guardians to teach our young members how to become financially responsible young adults? Our YOUTH CLUB accounts are structured to do just that through fun, incentive based activities. Our Tree House Kids Club accounts are for children 0–12 years old, and our E-Teens accounts are for teens 13-17 years old. When kids and teens open a youth club account, they receive FREE gifts, and many other perks are included. For example, when a new Tree House Kids Club account is opened, the child receives a piggy bank and a coin saver card to help them begin to save their money. Every time they have \$5 or more saved, they can make a savings deposit and pick a prize from a special treasure box. They also receive a birthday gift, a quarterly newsletter in the mail, and are eligible for drawings held throughout the year. Teens with an E-Teens Club account are eligible for quarterly drawings when they deposit \$25 or more in their account within the quarter, and they start to learn about having their first checking account, debit card, and access to our It's Me 24/7 online banking and mobile banking system. If you have children or grandchildren, or know someone else who does, feel free to stop in at any First Trust branch for further information, or to set up a Youth Club account. **All YOUTH CLUB members who visit our branch in April will receive a special gift to celebrate YOUTH MONTH! Come in today and Join Us!**

*\* Membership and eligibility requirements must be met to open an account.*

### ANNUAL ONSITE CAR SALE in JUNE!!!

**Who:** First Trust Credit Union - Michigan City Branch & Uptown Limited Auto Sales of Michigan City

**CAR SALE!**

**What:** HUGE ONSITE CAR SALE

**When:** June 21st - June 24th (Tuesday - Friday) 9a.m. - 6p.m.

**Where:** Michigan City Branch at 950 E. US Hwy 20

**Why:** To bring our community the opportunity to purchase quality vehicles at great prices with financing available right on-site.

**Choose No Payments for 90 Days\***

**No Money Down**

**FREE GIFT & GAS CARD with EVERY PURCHASE!!!**

**No Application Fees EVER!!!**

**Trade-ins Welcome**

**Don't Miss this SALE!**

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

### 2022 Calendar

**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, CLOSED

**Christmas Holiday**  
Monday - December 26th, CLOSED

**New Year's Eve**  
Saturday - December 31st, CLOSED

**New Year's Holiday**  
Monday - January 2, 2023, CLOSED



Memorial Day is a time to honor and salute all the military men and women who bravely fought to protect our freedom, and sacrificed their lives to protect ours. ~THANK YOU!

**It's House Hunting Season .... And First Trust can HELP!!!**



**And they lived happily ever after!**



## Home Loans

First Trust Credit Union

🔑 Purchase or Refinance  
1st Mortgages

🔑 FHA, VA Loans

🔑 Home Equity Line of Credit

**Call or Apply Online Today!**  
FirstTrustCU.com 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





## TIPS FOR SETTING UP AN EMERGENCY FUND

### Open a First Trust Rainy Day Account

Have you ever thought about setting up an Emergency Fund?

The rule of thumb suggests having at least 3-6 months of your yearly income set aside to pay for emergency expenses that can pop up in life when you least expect it. These expenses, to name a few, can include car repairs, household appliances breaking down, or unexpected medical bills. First Trust Credit Union offers members a great way to get started by opening a Rainy Day savings account with no minimum balance requirement. This account is a sub-account to your regular savings, and you can deposit and withdraw funds at any time. You can even have direct deposit set up for a portion of funds, that you designate, to be deposited from your paycheck, or to be automatically transferred from your other First Trust accounts on a regular basis. Putting aside a small amount of money consistently can add up fast, and you may be pleasantly surprised at how quickly your emergency fund will grow. Here are some other helpful tips and strategies to help you build an emergency fund for a *rainy day*:

1. Work on preparing a budget and commit to sticking to it.
2. Determine a specific amount of money you want to set aside each month.
3. Start with small savings goals. Increase them if/when you feel comfortable.
4. Anytime you receive extra money (pay increase, bonus, tax refund, etc.) devote at least some of it to your emergency fund.
5. Look at your regular spending habits. Reallocate frivolous spending and add it to your emergency fund - when your fund reaches your goal, reward yourself with a fun purchase or activity.
6. Try the *out of sight, out of mind* mentality. In other words, once you put money into the emergency fund - forget it's there and your savings will grow quickly. Remember that money you don't have, or have access to, is money you won't spend.
7. If trying to save for an emergency becomes overwhelming, try to scale back to a couple small steps and take it slow. Any amount of money set aside is better than having no money set aside at all.

**HAPPY SPRING & HAPPY SAVING!!!**

## 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 Giveaway: Friday, May 6th  
 Father's Day Gift Giveaway: Friday, June, 17th

\*While Supplies Last.



### 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  
 Leanna Fandl  
 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.



Mortgage loans are provided by First Trust Credit Union NMLS #399279, and by partnership with Servion Mortgage, an affiliate of Servion Inc. NMLS #1037