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Trust Us

Quarterly Newsletter



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

January 2023



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 138 First Trust Credit Union member/owners, with the secretary of the Board of Directors, Linda Bechinski, by February 20th, 2023. 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 a brief statement of qualifications must accompany your petition.

Board Members Who Will be Standing for Re-Election

3-Year Terms: Linda Bechinski, John Henderson & Robert Tillema

Elections will be held at the 2023 Annual Meeting on Saturday, April 1, 2023. 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 1st, 2023

Members are invited to join the Board of Directors and staff on Saturday, April 1st, 2023 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 Tuesday, March 28th - call (219) 877-2290 or send an e-mail to dmartinson@firsttrustcu.com.

2023 Calendar

New Year's Day Holiday
Monday - January 2nd, CLOSED

Martin Luther King Jr. Day
Monday - January 16th, CLOSED

Presidents' Day
Monday - February 20th, CLOSED

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

Memorial Day
Monday - May 29th, CLOSED

Juneteenth
Monday - June 19th, CLOSED

Independence Day
Tuesday - July 4th, CLOSED

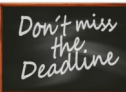
Labor Day
Monday - September 4th, CLOSED

Veterans Day
Saturday - November 11th, CLOSED

Thanksgiving
Thursday - November 23rd,
CLOSED

Christmas Holiday
Monday - December 25th, CLOSED

New Year's Holiday
Monday - January 1st, 2024
CLOSED



March 17th

Final day for High School Seniors to submit 2023 \$1,000 scholarship applications! Visit our website for more information, or to download an application at firsttrustcu.com.

Happy New Year! 2023



Wondering About Retirement? Ask Brad!

Did you know that one of the services First Trust offers our members is a chance to meet with our partner Brad Werner, of Brad Werner & Company Retirement and Wealth Planning. Here are some thoughts from Brad on things to consider before retiring.

Retirement is about YOU – your values, your priorities and your dreams for the future. Is there a "right" time to retire? There is – the time you determine works best for you.

Thinking about retiring early? Consider the consequences associated with that choice:

- *You might be giving up prime earning years during which you could be adding to your retirement savings*
- *The earlier you retire, the longer your accumulated assets must last*
- *If you begin collecting Social Security benefits as soon as you are eligible (age 62 for most people), your benefits may be 25% to 30% less than they would be if you wait until age 66 or 67*
- *Because you're not eligible for Medicare until you turn 65, you may need to purchase health insurance and/or pay for out-of-pocket health care prior to age 65*

Thinking about delaying retirement? That choice comes with certain advantages...

- *The longer you work, the more you can contribute to your retirement savings*
- *If you postpone tapping into your nest egg, you reduce the likelihood you will outlive your money*
- *By waiting until full retirement to collect Social Security benefits, you may increase future benefits*
- *Continued employment may also include continued access to company-sponsored health insurance*

Of course, the decision about when to retire is yours, and should be made with your unique circumstances in mind. If you'd like to discuss questions about the timing of your retirement, let's connect. ***We're here for you.***

Securities offered thru Securities America, Inc. Member FINRA/SIPC. Advisory services offered through Securities America Advisors, Inc.. Brad Werner & Co. and any other named entities are separate entities from Securities America.

Not NCUA Insured - No Credit Union Guarantees - May Lose Value

Brad Werner

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Brad Werner & Company



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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



2022 COMMUNITY HOLIDAY FUNDRAISERS ANOTHER YEAR OF SUCCESS!!!



WAY TO GO!

Michigan City ~ Angel Tree



First Trust would like to personally thank all of our members & staff who donated to our Holiday Fundraisers throughout November & December 2022! 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

Wheatfield - Wheatfield Elementary students - Angel Tree

La Porte - Adopt a Family (family of five)

Valparaiso - Hilltop Neighborhood House - classroom sponsor



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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