



Trust Us

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Quarterly Newsletter

April 2024



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



FIRST TRUST PROVIDES EXTRA PROTECTION TO PREVENT DEBIT CARD FRAUD

Providing safe and secure financial practices for our members is always a top priority for First Trust. As of March 6th, new enhanced notifications for suspicious debit card transactions were initiated. In the event that a suspicious transaction is made on your debit card, you will receive a notification via email, text message, or phone call (in that order) asking you to verify the transaction(s) in question.

Here's what you need to know about each notification:

- **Email Alerts** will come from no-reply@fraud.pscu.com (PSCU is our debit card provider partner.) The email will list the transaction that is in question, and simply ask for you to choose between two options which are "All Transaction(s) Authorized" or "One or More Transaction(s) NOT Authorized".
- **Text Messages Alerts** will list the transaction(s) in question, along with the last four digits of your debit card and the date of the transaction. You will simply be asked to reply "Y" (yes) or "N" (no) to verify the transaction.
- **Phone Calls (& voicemail messages) Alerts** will be from the Fraud Detection Department for First Trust Credit Union. It will say that activity on your debit card needs to be verified. Voicemail messages will also provide a case number and toll free number to call.

These messages will **ONLY** ask you to authorize the transaction. They will **NEVER** ask you for your account number, social security number, card number, PIN, Password, or any other personal information. Any message asking for this type of personal information could be an attempted scam. If you are unsure about a message/alert received, please don't hesitate to call First Trust Credit Union directly at 800-276-6161 to inquire about the alert.

All First Trust members should ensure their current contact information is updated on their account(s). You can review/update your information through *It's Me 247* online banking or through our free *Mobile App*. In addition, it's important to monitor your account(s) regularly to check for any unfamiliar transactions. If you notice any suspicious activity, please contact First Trust immediately.

2024 Calendar

Memorial Day
Monday - May 27th, CLOSED

Juneteenth
Wednesday - June 19th, CLOSED

Independence Day
Thursday - July 4th, CLOSED

Labor Day
Monday - September 2nd, CLOSED

Veterans Day
Monday - November 11th, CLOSED

Thanksgiving
Thursday - November 28th, CLOSED

Christmas Eve
Tuesday - December 24th,
(Closing at 1:00 p.m.)

Christmas Day
Wednesday - December 25th, CLOSED

New Year's Eve
Tuesday - December 31st,
(Closing at 3:00 p.m.)

New Year's Day
Wednesday - January 1st, 2025,
CLOSED

ANNUAL Onsite Car Sale



4 DAYS ONLY!

Mark Your Calendars
June 25th - June 28th
Tuesday - Friday
9 a.m. - 6 p.m.

First Trust Credit Union & Uptown Ltd. Auto of Michigan City are hosting our **HUGE ONSITE CAR SALE** at our First Trust Michigan City branch!

Onsite Financing, No Application Fees
Trade-ins Welcome, No Money Down
No Payment for 90 Days (optional)*

FREE GIFTS with Every Purchase!
...and MORE!

CARS, TRUCKS, VANS & SUVs

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



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

Are You Familiar with First Trust's ... **Youth Club Accounts?**

Did you know that part of the credit union philosophy is to educate our youth about healthy financial habits and practices? First Trust offers two youth savings accounts and we will be celebrating our Youth Club members in April! Be sure to have your children, grandchildren, and any other children you know stop in at their local First Trust branch to open a savings and/or checking account in April. Our Youth Club accounts include our **Tree House Kids Club** for members ages 0-12 yrs. and our **E-Teens Club** for members 13-17 yrs. Both club accounts offer a **FREE GIFT** when the account is opened. **PLUS ... this April we are giving away additional free gifts to all our current members, along with any new members who open an account in April. We're also having a drawing for all Tree House Kids Club members for a fun movie & games themed basket at each of our four branch locations!** Whether you are a current member, or want to become a new member, come and see us at your local branch today to join in on all the fun! For more information, you can go to our website at firsttrustcu.com and click on the *Accounts* tab to find out about all the exciting perks our Youth Club members receive.



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
Judith Mutchler
Sandra Sobeci

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



Building **DREAMS** *One Loan at a Time!*

**1st Mortgage, FHA,
VA, Home Equity Loans**



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



Will You Marry Me?

Getting engaged can be one of the happiest moments in life. Shortly after all the excitement wears off, there is the harsh reality of figuring out how you are going to pay for the wedding of your dreams. Many agree the first step is figuring out your budget. According to Brides.com, the typical wedding budget breakdown is then allocated as follows: 40% Venue & Catering, 15% Photography, 10% Music, 10% Flowers, 10% Décor, 5% Attire, 2% Cake, and the other 8% on other misc. expenses such as invitations, party favors, etc. One thing that is consistent no matter what your dream wedding looks like is that all the expenses add up very quickly!

Here are a few tips that may help take the stress out of financing the BIG DAY:

- Make a complete wish list for your wedding, and decide which details are negotiable if needed.
- Consider a longer engagement to save more money before the wedding date arrives.
- Choose a wedding date in the off-season (November or February), and/or an off-day. (Friday or Sunday)
- Postpone the honeymoon to a later time to search for good deals/less expensive months to travel.
- Consider non-traditional venues (parks/backyard)
- Consider applying for a personal loan at your credit union. Interest rates will most likely be quite a bit less expensive than using a credit card.

Applying for a personal loan is quick and easy. Go to firsttrustcu.com to apply online or call us at 800-276-6161 for more details.

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 10th

Father's Day Gift Giveaway: Friday, June, 14th

**While Supplies Last.*

