



First Trust
Credit Union

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

Roots of Trust

Quarterly Newsletter

July 2025

Take Control with Card Lock Manage Your Debit Card Anytime, Anywhere!

Life gets busy, and sometimes that means your debit card ends up in yesterday's jeans, the car cupholder, or who knows where!

At First Trust Credit Union, we understand that keeping your money safe is a top priority, which is why we offer a quick and easy way to protect your debit card right from your phone or computer. With the Card Lock feature, available in both our free Mobile App and Online Banking, you have the power to instantly lock or unlock your FTCU debit card, anytime, anywhere.

Use Card Lock When:

- You misplaced your card but aren't sure if it's lost,
- You're traveling and want to temporarily disable your card,
- You notice suspicious activity and want to act fast,
- You have lost your card,
- You simply want extra peace of mind when not using your card.

How it works:

Once logged in to Online Banking or the Mobile App, navigate to your debit card settings. From there, you'll see the option to "lock" or "unlock" your card. A locked card will not allow purchases, ATM withdrawals, or any other card activity while keeping your funds secure. If you later find your card or confirm everything's okay, you can unlock instantly with a simple tap.

It's safe, simple and completely in your hands! Not using our digital tools yet? Enroll in Online Banking or download the First Trust CU Mobile App today to start enjoying secure, convenient access to your account. Plus features like mobile check deposit, bill pay and account alerts!

Learn more at FirstTrustCU.com, or ask a Member Service Representative for help getting started!

2025 Calendar

Independence Day

Friday - July 4th, CLOSED
Saturday - July 5th, CLOSED

Labor Day

Monday - September 1st, CLOSED

Veterans Day

Tuesday - November 11th, CLOSED

Thanksgiving

Thursday - November 27th, CLOSED

Christmas Eve

Wednesday - December 24th,
(Closing at 1:00 p.m.)

Christmas Day

Thursday - December 25th, CLOSED

New Year's Eve

Wednesday - December 31st,
(Closing at 3:00 p.m.)

Stuff a Bus with the Salvation Army, First Trust CU & Al's Supermarkets

Saturday, October 4, 2025
9:00 AM—3:00 PM

Michigan City
Al's Franklin Street
Al's Karwick Road

LaPorte
Al's Lincolnway

2025 Scholarship Recipients

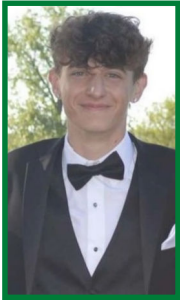


Jacob Kelly - Michigan City Bachelor's Degree Recipient

Jacob of Marquette Catholic High School will be pursuing an education in Psychology at Purdue Northwest (Westville Campus). He is looking to pursue a career in Mental Healthcare.

Caroline Wildfang - LaPorte Bachelor's Degree Recipient

Caroline of LaPorte High School will be pursuing an education in Medical Science at Virginia Tech. She is looking to pursue a career in Healthcare as a Doctor.



Landon Miller - Valparaiso Bachelor's Degree Recipient

Landon of Portage High School will be pursuing an education in Biology/ Pre Med at Indiana University. He is looking to pursue a career in Healthcare as a Doctor.

Delaney Birchett - Wheatfield Associate's Degree Recipient

Delaney of Kankakee Valley High School will be pursuing an education in Veterinary Nursing/ Animal Science at Marian University Ancilla. She is looking to begin a career in Veterinary Science.



Alej Steele - Wheatfield Bachelor's Degree Recipient

Alej of Kankakee Valley High School will be pursuing further education at Purdue University.

We extend out heartfelt congratulations once again to all of this year's scholarship recipients. As you move forward in your studies and future careers, we wish you every success and fulfillment. May this scholarship help open doors to new opportunities, inspire lifelong learning, and support you in achieving your personal and professional goals.

We look forward to seeing all that you accomplish!

Text Scams...

You're Not the Only One Getting Them!

Chances are your tweens and teens with phones are getting them too. Sure, you can tell your kids to delete and never respond to unexpected texts. But if you want them to understand why, the Federal Trade Commission (FTC.gov) can help you make a game plan.

The next scam text you get could be a great way to start a conversation about how text scams work. Scammers impersonate real companies and agencies, including your credit union, in text messages. Their goal? Convince you to give them information like your Social Security Number, plastic card information, and even login credentials. Let your kids know why they should never click links in unexpected text messages: not only are people not always who they say they are online, but clicking could lead you to a website that tries to steal your data. Make sure they know that sharing personal or financial information could lead to bigger problems, like identity theft, losing your money, or scammers getting access to your accounts.

Help kids know how to delete and report junk text messages on their phones. To turn it into a game, ask kids to show you the message first and explain how they knew it was a scam. Here's your answer key—one point each time they correctly spot a scam:

- **Pretend** - Scammers might pretend to be someone from school or a well-known business.
- **Problem or Prize** - Scammers say things to get you to respond. Not sure that problem or prize is real? Get help from a parent or trusted adult.
- **Pressure** - Scammers use pressure so you don't have time to think. Slow down and ask yourself if this makes sense.
- **Payment** - Scammers tell you to pay with cash, a gift card, wire transfer, cryptocurrency or various payment apps. Paying in these ways makes it hard to get your money back, if at all.

REMEMBER to always be vigilant protecting your account information.

FIND A HOME LOAN WITH FIRST TRUST



(800) 276-6161 • FirstTrustCU.com
Michigan City | LaPorte | Valparaiso | Wheatfield



More Safe Banking Tips

- Keep your contact info updated so we can reach you quickly
- Monitor your account regularly through Online Banking & our Mobile App
- Consider adding a trusted contact in case we can't reach you
- Never click on links in unsolicited text messages or emails
- Enable transaction alerts in our app for added peace of mind
- If you suspect fraud, contact us right away at (800) 276-6161

Summer Fun & Financial Fitness

- **Traveling?**
Notify us of your travel plans to help protect your account while you are away!
- **Saving for the Holidays?**
Join our Christmas Club to set aside funds so you are ready when the season arrives!
- **Want to Lower your Car Payments?**
Ask us about refinancing your Auto Loan so you can save more each month.

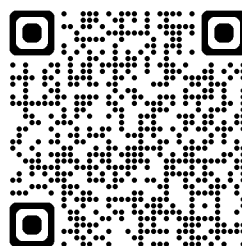


First Trust
Credit Union

It's Me 247
Mobile Web Banking



Google Play



Apple
App Store



First Trust
Credit Union
Est. 1959

Michigan City

950 E US 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 Sobecki



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