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

Roots of Trust

Quarterly Newsletter



January 2026



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 **147** First Trust Credit Union member/owners, with the Secretary of the Board of Directors, Linda Bechinski, by February 27, 2026. If you have any questions in regard to how to file a petition, please call 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 2026 Annual Meeting on Saturday, April 11, 2026. The meeting will begin at 1:00 p.m. Please Note: Nominations will NOT be accepted from the floor at the Annual Meeting unless sufficient nominations have not been made by the Nominating Committee, or previously submitted by petition to the Secretary of the Board of Directors by Feb. 27, 2026, to provide one nominee for each available position.

ANNUAL MEETING

Saturday ~ April 11, 2026

Members are invited to join the Board of Directors and staff on Saturday, April 11, 2026 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: Audrey Halsey, Marketing Coordinator, no later than Monday, April 6th - call (219) 877-2290 or send an e-mail to ahalsey@firsttrustcu.com.**

Privacy Notice

There are no changes to First Trust Credit Union's Privacy Notice. The current version of the Privacy Notice can be found at:

<https://www.firsttrustcu.com/privacy-policy/>

To request a printed copy, contact us by:

- Email: memberservices@firsttrustcu.com
- Phone: (800) 276-6161
- Or visit any First Trust location

We Will No Longer Be Charging the Following Fees:

- IRA/Transfer Closures Fee
- Check Copy Fee
- Statement Copy or Transaction History Fee

Monday, March 16th

Final day for high school seniors to submit 2026 \$1,000 scholarship applications! Visit our website for more information or to download an application at [firsttrustcu.com](https://www.firsttrustcu.com).



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

Christmas Day
Friday - December 25th, CLOSED

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

Memorial Day
Monday - May 25th, CLOSED

Juneteenth
Friday - June 19th, CLOSED

Independence Day
Saturday - July 4th, CLOSED

Labor Day
Monday - September 7th, CLOSED

Veterans Day
Wednesday - November 11th,
CLOSED

Thanksgiving
Thursday - November 26th, CLOSED

Christmas Day
Friday - December 25th, CLOSED



Click With Caution: Steps to Protect Yourself Online

At this time of year, we are compelled to clean the slate, start fresh and look at things from a new perspective. Unfortunately, cybercriminals are doing the same by finding more creative ways to steal your identity. Why not begin this year by refreshing your online security practices, particularly your passwords? You can take a number of actions to secure your online presence as we head into the new year.

Instead of using personal details, such as your pet's name or birthdate, choose random words, numbers, and special characters. Cybercriminals use computer programs to identify words, including those that are derived from a foreign language. The National Institute of Standards suggests a password of at least eight characters. Consider also using upper and lower case letters and numbers. For example, "eYeLuvvm!Cu@" - I love my credit union.

You may also consider using a **PASSWORD MANAGER**. Experts say that using one provides better security for the user. You may download an app that stores your passwords securely and can also generate new ones. However, be cautious when using a browser-based manager.

In summary, take the following important steps to secure your passwords and online safety:

- Use passphrases combined with a variety of numbers and special characters,
- Use a different password for every site you visit, and
- Consider using a password manager app.

Something else to consider is strengthening your FTCU online banking access as well. Did you know that you can limit when your online banking is active, the types of transactions that can be performed, and establish dollar amount limits? If you are interested in implementing additional security to your online banking site, simply log in to ITSME247 and choose **MANAGE MY SECURITY**. Need help? Contact one of our representatives for assistance.

Be your own firewall hero by taking measures to strengthen your online security.



\$8,000 in Scholarships Are NOW AVAILABLE for 2026 Graduating High School Seniors

First Trust's Board of Directors are pleased to announce that once again eight \$1,000 scholarships will be available this year to our young members who are graduating high school seniors. Each office of First Trust will offer 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 First Trust Credit Union branch in Michigan City, La Porte, Valparaiso, and Wheatfield. **Application Deadline is March 16th at 5:00 PM!**

AUTO LOANS ARE HERE

NO PAYMENTS FOR 60 DAYS | FAST AND EASY APPROVAL | AFFORDABLE RATES | NO APP FEES

(800) 276-6161 | FirstTrustCU.com



First Trust Credit Union

Rates subject to change without notice and are based on consumer credit scoring system. Finance charges accrue daily. Loans subject to credit approval. Membership required to be eligible for offer. Consult a Credit Union representative today.



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 Sobecki

Toll Free
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