

Roots of Trust



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Quarterly Newsletter



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

April 2026

ANNUAL Onsite Car Sale

4 DAYS ONLY!

HOT DEALS



June 23-26

Michigan City Branch

First Trust Credit Union & Uptown Limited Auto Sales of Michigan City are hosting our annual **HUGE ONSITE CAR SALE!**

CARS, TRUCKS, VANS & SUVS

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

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

ANNUAL MEETING Saturday ~ April 11th, 2026

Members are invited to join the Board of Directors and staff on Saturday, April 11th, 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.

2026 Calendar

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

Christmas Day
Friday - December 25th, CLOSED

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

We Will No Longer Be Charging the Following Fees:

- Money Market Plus Below Minimum Balance (\$2,500) Fee
- Premier Checking Below Minimum Balance (\$1,500) Fee
- Premier Business Checking Below Minimum Balance (\$5,000) Fee



Don't Take the Bait: Avoiding Online Scams

Have you received a text message or email that appears to be from Amazon or another familiar online merchant? The message claims that an item you bought was of poor quality or has been recalled. It also states that the merchant will provide you with a full refund and a free replacement of the item. The message also provides a link for you to select to view additional details. However, this is a smishing (text phishing) scam! The link in the text message doesn't direct you to the actual Amazon website. Instead, it takes you to a fake page that looks like a real Amazon or Walmart login page. If you try to log in with your merchant account credentials, cybercriminals will steal them immediately!

Avoid this scam - NEVER click on a link within an unexpected text or email message. Instead, NAVIGATE to your Amazon or other merchant's official site and contact their customer support team.

Always think before you click that link.

MOTHER'S DAY & FATHER'S DAY CELEBRATIONS

Stop in to celebrate with us as we honor the Mothers & Fathers 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 8th
Father's Day Gift Giveaway: Friday, June, 19th

**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

James Mink, Sr., Chairman
Kathryn Harrow, Treasurer
Linda Bechinski, Secretary
John Henderson
Pam Jenks
Douglas Watkins
Judy Wright

Supervisory Committee

Rona Edquist, Chairperson
Judith Mutchler
Sandra Sobbecki

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

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. Credit approval required. Membership required to be eligible for offer. Consult a Credit Union representative today.



First Trust Credit Union has earned the BankSafe Trained Seal for educating its frontline staff using AARP BankSafe training focused on fraud prevention awareness!

#BankSafe #FinancialExploitation