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

Roots of Trust

Quarterly Newsletter



October 2026



Check Fraud—What's Old is New Again

Check fraud occurs when a fraudster steals, alters, or misuses a check to access money or gather account information. Common examples include altering stolen checks, creating fake checks, forging signatures and scam-related fake payments.

A method that is increasing in popularity is referred to as check washing. The way this works is a fraudster gains access to a check you wrote intending to pay a bill or an individual. The fraudster washes the check by using a chemical to remove who the check was originally made payable to and the amount of the check. The fraudster inserts a different name and dollar amount and proceeds to negotiate the check.

According to the American Association of Credit Union Leagues, those who are most at risk include:

- Renters paying by check
- Small business owners
- Families managing shared finances
- Older adults who prefer writing checks, and
- Young adults, targeted by job scams

HOW TO PROTECT YOURSELF:

1. Mail checks from inside the post office
2. Avoid leaving outgoing checks in the mailbox overnight
3. Use gel ink and avoid leaving blank spaces
4. Monitor your account often
5. Set up account alerts

If something appears in your account you weren't expecting, contact us. Let's work together to keep your account safe!

International Credit Union Day is October 15th!

Celebrate with us All Week Long : Oct. 12th -16th

On October 15th, First Trust Credit Union, along with credit unions around the world, will celebrate International Credit Union Day. This day recognizes the contributions of credit unions through member service and community support. Help us celebrate the "People Helping People" philosophy that has strengthened communities all over the globe. Stop by any First Trust branch location on October 15th to pick up a FREE thank you gift!

Stuff-A-Bus

SAVE THE DATE: Saturday, 10/10/26

Michigan City and La Porte Branch will be collecting donated food items & monetary donations through October 9th to help restock the Michigan City and La Porte Salvation Army food pantry. The annual Stuff a Bus event will be held on Saturday, October 10th at all Al's Supermarkets in Michigan City & La Porte.



2026 Calendar

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.)

Credit union board members play a vital role in the operation and success of our credit union. Our credit union is operated and owned by our members. Have you considered being a member of our Board? For more information, please contact:

Nominatingcommittee@firsttrustcu.com

**Wednesday
November
11th**

Our offices will be CLOSED!

(Online & Mobile Banking
are always available)

**Remembering all
our Veterans!**

*Thank you for
your service!*



Class of 2027 High School Seniors... \$1,000 Scholarships Coming Soon!

Eight \$1,000 scholarships will be available again for 2027 graduating high school seniors who are members, or become new members. First Trust will offer four of these to seniors pursuing a Bachelor's Degree, and four will be offered to seniors pursuing a non-four year degree (an Associates Degree/Certification/Apprenticeship). Information and applications will be available online at www.firsttrustcu.com, in school guidance offices, and at First Trust branch locations beginning mid-November 2026.

*Completed scholarship applications must be submitted to the Scholarship Committee via email to scholarships@firsttrustcu.com, or mailed to First Trust, or hand-delivered to your local First Trust branch by March 15th, 2027 at 5:00p.m.



Tis' the season for Giving

While it is time once again for our annual holiday fundraisers to get started, First Trust strives to embrace the credit union value of giving back to local communities throughout the entire year at all four branch locations. Each branch location has chosen one or two charity partners that are at the center of their fundraising efforts throughout the year:

La Porte: New Day Foundation - helping local cancer patients and their families with financial and physical support. Jane Bernard Animal Adoption Center - pet adoption and reuniting lost pets with owners.

Valpo: Hilltop Neighborhood House - provides childcare, pre-school and after-school programs for local families in need.

Wheatfield: Miracle Tree collection partner for holiday gifts for the community.

Michigan City: The Salvation Army of Michigan City - doing the most good for people in the community who are struggling with insecurity in any area of life.

Open Door Adolescent Center - located inside the Michigan City High School providing teens with a place to receive help with the many issues that face so many teens today, such as drug & alcohol abuse, teen pregnancy, dysfunctional homes and homelessness.

Please look for our holiday Toy Drives, Fundraisers, Angel Trees, & Pet Adoption Collections. YOU can help us make a difference this holiday season!



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HOME LOANS BUILT ON TRUST

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(800) 276-6161 FirstTrustCU.com

Michigan City | LaPorte | Valparaiso | Wheatfield



Michigan City

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(219) 324-4359

Valparaiso

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Valparaiso, IN 46383
(219) 462-7805

Wheatfield

4259 W. State Road 10
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Mortgage loans are provided by First Trust Credit Union NMLS #399279, and by partnership with Servion Mortgage, an affiliate of Servion Inc. NMLS #1037