

CROSSROADS

FINANCIAL FEDERAL CREDIT UNION

Winter 2025

Mission Statement

Helping Members meet
their financial needs...
one CrossRoad at a time.

CrossRoads Financial FCU Annual Meeting

Please Join Us!

All members are invited to attend the
Annual Meeting - your opinions are valued!



Saturday, January 25, 2025
10:00 am at Bubp Exhibit Hall
Jay County Fairgrounds, Portland

Meet your volunteer Board of Directors; attend a brief business session to hear the annual report and enjoy refreshments on Saturday. A gift drawing for all ages will be held. The nominating committee of Linda Kennedy, Rodney Miles and Melissa Puterbaugh report the board seats for Joday Auker, Margaret Ralph and Reda Theurer Miller are unopposed for a three-year Board term Directors

Nominations from the floor will not be heard.



Contributing to our Community

President, Donald Gillespie reported that a total of \$1,000 was donated for community needs by CrossRoads employees who pay \$1 to wear on jeans Friday. Last year's donations went to:

- Archbridge Church Food Pantry (formerly Trinity United Methodist) - **\$250**
- Secret Families - **\$200**
- Homeless Shelter - **\$150**
- Jay County REMC Heartlite - **\$100**
- Jay County Humane Shelter - **\$100**
- Journey Home - **\$100**
- Dunkirk Nazarene Food Pantry - **\$100**

Learn who your credit union employee donated to for 2024 at the Annual Meeting.



Holiday Cash

Did you have a great Christmas but wish you were more prepared? It's never too late 70081 to open a Christmas Club at CrossRoads!! Start saving early and make your 2025 holidays stress free!!

CrossRoads Individual Retirement Accounts (IRAs)

Individual Retirement Accounts are a great way to help you save for retirement on a tax-free or tax-deferred basis. CrossRoads offers both Traditional and Roth IRA accounts. With Traditional IRAs you won't pay taxes on your earnings until the amount is 41423 withdrawn or distributed. Roth IRAs provide no tax break for contributions, but earnings and withdrawals are generally tax-free.

For specific tax advice, please consult a qualified tax professional.

It's not too late to make your 2024 Traditional or Roth IRA contribution. IRA contributions for 2024 are accepted until April 15, 2025.

Holiday Closures

Monday, January 20th - Martin Luther King Day
Monday, February 17th - Presidents' Day

MAIN OFFICE

PO Box 806, 1102 W. Votaw St.

Portland, IN 47371

260-726-2142

LOBBY

Mon - Thurs., 8:30 am - 5:00 pm

Friday, 8:30 am - 5:00 pm

Saturday, 8:30 am - 12:00 pm

24/7 ATM Available

DRIVE-IN

Mon - Thurs., 8:00 am - 7:00 pm

Friday, 7:30 am - 7:00 pm

Saturday, 8:00 am - 3:00 pm

DUNKIRK BRANCH

18919 N. State Rd. 167

Dunkirk, IN 47336

765-768-6554

LOBBY

Mon - Thurs., 8:30 am - 4:30 pm

Friday, 8:30 am - 5:00 pm

Saturday, CLOSED

24/7 ATM Available

DRIVE-IN

Mon - Thurs., 8:30 am - 4:30 pm

Friday, 8:00 am - 5:00 pm

Saturday, 8:30 am - 12:00 pm

WINCHESTER OFFICE

PO Box 532

151 N. Middle School Rd.

Winchester, IN 47394

765-584-7200

LOBBY

Mon - Thurs., 8:30 am - 4:30 pm

Friday, 8:30 am - 5:00 pm

Saturday, CLOSED

24/7 ATM Available

DRIVE-IN

Mon - Thurs., 8:30 am - 4:30 pm

Friday, 8:00 am - 5:00 pm

Saturday, 8:30 am - 12:00 pm

ART/TELEPHONE

"BANKING"

260-729-5072

VISA CREDIT & DEBIT CARD

Credit Card: 855-511-8953

Debit Card: 855-472-7369

ONLINE BANKING

Search for us on Google Play
or the App Store

Bill Pay - eStatements

Alerts - Mobile Deposit

askus@crossroadsfcu.org
www.crossroadsfcu.org



NMLS #802196

CROSSROADS
FINANCIAL FEDERAL CREDIT UNION



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FINANCIAL FEDERAL CREDIT UNION

Home Equity Loans
with **NO ANNUAL FEES**



Home Improvement
New Car
School Expenses
Vacation
Bill Consolidation

Member NCUA NMLS 802196 Equal Housing Lender

Year-end Account Statement

Use your year-end statement to view dividends earned on your credit union account in 2024 and reported to the IRS for tax purposes. If you earned more than \$10, an official 1099 dividend 50710 tax notice will be sent to you by month end. If you earned less than \$10, use the YTD Taxable Dividends amount found on your statement for your tax purposes.

Protect Your Account Information

A key safety feature protecting your account is the ability for employees to securely view your image to confirm your identity for account transactions on the computer. Please help us protect your account. Say YES when CrossRoads employees ask to update your photo ID!!

Small Business

Trust your small business needs to CrossRoads. At CrossRoads you can expect local decision making and fast turnaround times. Contact Doug Loy, our Business Development Officer at 260-726-2142, extension 2026. CrossRoads Financial Federal Credit Union. Local Decisions. Community Minded. Here For You.



Electronic Deposit of Tax Refund

Using a combination of direct deposit and e-filing won't get you your 2024 tax refund immediately, but much quicker than a paper check and it is much less expensive than some other methods. You can electronically deposit your tax refund in your CrossRoads checking or savings account. If you have a checking account, look for your account number and our routing number on the bottom of your checks. Your CrossRoads routing number is 274975602 and we ask that you **list your account number in the 10 digit format!** Please do not allow someone else to use your account for a tax refund. The deposit may be returned. Questions about your account number or the credit union routing number? *Call us!*

Hide - Seek - Win - \$25!

Four account numbers are hidden in this issue. Seek yours to win \$25. Call 260-726-2142, ext. 2029 if you find your account number. Deadline for callers is January 31, 2025.



Another Preferred Checking Benefit - Everyday Rebate Rewards

Smart Preferred Checking members receive a \$10 rebate reward check each quarter after submitting their coupon and register receipts. The back of your rebate coupon requests that you call 1/800-251-2311 before mailing your final coupon. When you call to request a new supply of coupons for this year you'll need your member ID located on the top right of the coupon. Ask us about Preferred Checking and discover how you can receive \$40 per year!!

24/7 ATM LOCATIONS

PORTLAND
1102 W. Votaw St.
905 N. Meridian St.

DUNKIRK
18919 N. SR 167

WINCHESTER
151 N. Middle School Rd.