

# CROSSROADS

FINANCIAL FEDERAL CREDIT UNION

Fall 2024

## Mission Statement

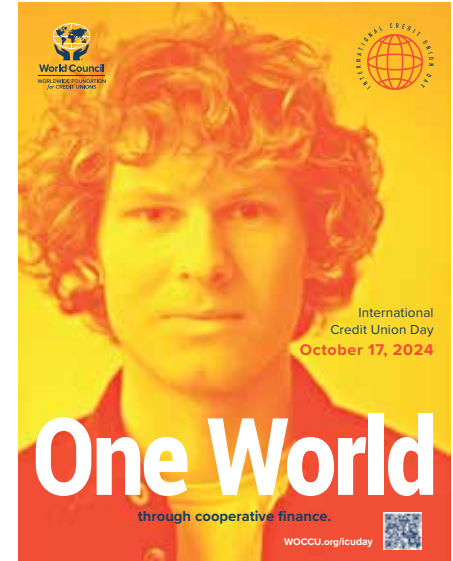
Helping Members meet  
their financial needs...  
one CrossRoad at a time.

## International Credit Union Day 2024

Why do 393 million people worldwide choose credit unions? Because credit unions have a "people-first" philosophy. On October 17, 2024, our 9,000+ CrossRoads members will join 33097 financial cooperative members around the globe in celebration.

### What makes credit unions unique?

- **Equal Ownership** – Credit unions are democratically controlled and member-owned and member-operated. Each member has equal ownership and one vote regardless of how much money he or she has in savings.
- **Not for Profit** – Credit unions are not-for-profit financial cooperatives that provide a safe, convenient place for members to save money and access loans and other financial services at reasonable rates.
- **Social Purpose: People Helping People** – Credit unions exist to serve their members, not to make a profit. Every member counts, including those of modest means. This "people-first" philosophy impels credit unions and their employees to get involved in their community and support worthwhile causes.
- **Volunteer Leadership** – Each credit union is governed by a volunteer board of directors elected by and from the credit union's membership.
- **Financial Education for Members** – Credit unions place particular importance on educational opportunities for their members and the public to help everyone become better-educated consumers of financial services.
- **Trust** – Lately credit unions have received positive press for being trustworthy and resilient institutions during a tumultuous time. Credit union members worldwide can be proud of these accomplishments and rest assured that their money is safe at the credit union.



### \$74 for Charity

You are invited to help celebrate International Credit Union Day during the week of October 21, 2024. Register to win \$74 for your favorite charity by registering at one of our locations. The three winning charities will be drawn on Monday, October 28th.

## Holiday Closures

Monday, October 14 - Columbus Day  
Monday, November 11 - Veterans' Day  
Thursday, November 28 - Thanksgiving Day  
Tuesday, December 24 - Christmas Eve close as Noon  
Wednesday, December 25 - Christmas Day  
Tuesday, December 31 - New Year's Eve close at 2 pm  
Wednesday, January 1 - New Year's Day

During the holidays enjoy access to your account with Mobile Banking, Home Banking, Online Bill Pay, Art telephone teller and a Visa Debit Card for purchases or cash at one of our four 40724 ATMs. Traveling out of town? Watch for the Alliance One logo to avoid unnecessary surcharges at other ATMs.

## CrossRoads Financial FCU Annual Meeting

Saturday, January 25, 2025

10:00 am

Bubp Exhibit Hall – Jay County Fairgrounds

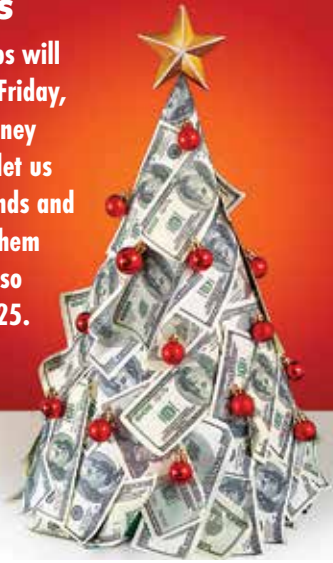


### Nominating Committee Report

The nominating committee of Linda Kennedy, and Rodney Miles and Melissa Puterbaugh, report the board seats for Joday Auker, Margaret Ralph and Reda Theurer Miller are up for election for a three-year term on the Board of Directors. If you would like to serve as a volunteer on the Board, nominations 50196 may be made by petition. Petitions are available from Donald Gillespie and must be submitted by November 11, 2024. Nominations from the floor will not be heard.

## Christmas Club Savers

CrossRoads Financial FCU Christmas Clubs will transfer into Regular Share/Savings on Friday, November 1, 2024. If you wish your money deposited to a different account, please let us know before October 24th. Do your friends and co-workers have a Christmas Club? Let them know that CrossRoads has one for them so they can enjoy a debt free holiday in 2025.



Updated Hours

### 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

#### 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

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

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

askus@crossroadsfcu.org  
www.crossroadsfcu.org



NMLS #802196

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## Prepaid Visa Cards

Searching for the perfect gift for your special person? Get something they'll appreciate---a prepaid Visa Gift Card and your special person can make purchases wherever Visa is accepted. Do they travel? Consider the reloadable Visa TravelMoney Card which can be used for purchases or for 33867 cash at ATMs. Cards may be purchased at our offices in Portland, Dunkirk, or Winchester.



## Save money when you use your debit card?

Yes, you can! A CrossRoads Round Up Savings Account provides the ability to save money by rounding up your debit card purchases to the next dollar. Open a new Round Up Savings Account and every time you make a purchase with your debit card an automatic transaction amount is recorded in your checking account that rounds up to the next dollar and automatically deposits that change into your Round Up Savings Account.

Consider opening a new savings account to enjoy this convenient way to save money.



## Business

We understand and support our community. That's why CrossRoads is partnering with our local businesses to meet their financial needs. Whether it is a checking or savings account, or a loan need, we look forward to building a long-term relationship with our business members. Contact Doug Loy, Business Development Officer at 260-726-2142, extension 2026 for your small business needs.

## Your Account Number May Be Worth \$25!

Four lucky members may find their account number hidden in this newsletter. If you see your 29477 account number, call 260-726-2142, ext. 2031 by October 31st to claim your money!



**Like Us on Facebook**