



CrossRoads Members and Community,

CrossRoads Financial Federal Credit Union is always looking for ways to enhance our member experience. Throughout the years, we have evolved from a small financial cooperative operating out of a small closet into a \$90 million credit union with over 9,000 members. Over the last 20 years, the needs of our members have evolved as well. Most members now receive direct deposits, make purchases with their debit and credit cards, and use online and mobile banking.

With this evolution in mind, we are announcing the consolidation of our North Meridian Street Office into our Main Office on Votaw Street in Portland. The last day of operation for the North Meridian Street Office will be Saturday, September 14. Our Main Office hours will be extended to meet the needs of our members. The Main Office drive-thru will remain open until 7:00pm each Monday through Friday and until 3:00pm on Saturday.

The North Meridian Street Office property is being purchased by Bollenbacher & Associates. We are excited to work with them as they acquire the property. As a part of the agreement, the CrossRoads ATM will remain available at the North Meridian Street property for your convenience.

This decision was not made lightly and comes after months of thorough discussion, deliberation, and analysis. Your board of directors feels this consolidation is going to allow CrossRoads to continue to enhance our product and service offerings to members both in the very near future and in the years to come.

We understand that this closure may cause inconvenience and disruption to your routines, and for that, we sincerely apologize. CrossRoads Financial FCU is a cooperative, and you are a member-owner. Your membership and support are important to the credit union, and we are grateful for the trust you have placed in us over the years.

The last day of operation for the North Meridian Street Office will be Saturday, September 14, 2024. We are committed to making this transition as smooth as possible and ensuring that your needs are met. Please do not hesitate to reach out to us with any concerns or inquiries. Our member service team is available to answer any questions and provide support during this transition, or any time at all. You can reach us at (260) 726-2142 or through our website at [www.crossroadsfcu.org](http://www.crossroadsfcu.org).

Thank you for your understanding about this decision. We will always remain committed to serving our members and local community. CrossRoads looks forward to continuing our relationship and serving the financial needs of you and your family at each and every CrossRoad.

**Donald C. Gillespie**  
President/CEO

**Joday Auker**  
Chairman, Board of Directors