

CROSSROADS

FINANCIAL FEDERAL CREDIT UNION

Summer 2024

Mission Statement

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

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**.

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

Please compare the statement balances with your records. If they do not agree, report any differences immediately to:

Whiting & Co. LLC.
P.O. Box 631
Muncie, IN 47308



Unless differences are reported within 30 days,
we assume our records to be correct.

Congratulations 2024 Graduates!

Congratulations to all area graduates. If you're a LifeSaver Club Member, remember to show us your diploma and receive a gift from CrossRoads Financial FCU!

If you have someone going back to school, don't forget to add our Kick Start Student checking account and a Debit or ATM card and toss in mobile banking for an awesome Back to School Package!



Holiday Closures

Monday, September 2 - Labor Day

Monday, October 14th - Columbus Day

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



Planning a Vacation?

What is in your suitcase? Are you packing your CrossRoads Visa debit or credit card? Remember to contact us before you leave. Transactions in some countries and a few 14474 states are blocked due to fraudulent activity. We will make sure that your card is not blocked as you travel, and your money will be available when you need it! Don't leave home without us.



Prepaid Visa Cards

Searching for a good prepaid card? Consider our reloadable Visa TravelMoney Card. You may use it for purchases or for cash at ATMs. If you need a gift for your special person; get something they will appreciate — a prepaid Visa Gift Card. Your special person can make purchases wherever Visa is accepted. Both cards may be purchased at our offices in Portland, Dunkirk, or Winchester.

MAIN OFFICE

PO Box 806, 1102 W. Votaw St.
Portland, IN 47371
260-726-2142
Mon - Thurs., 8:00 am - 4:30 pm
Friday, 7:30 am - 5:00 pm
Saturday, 8:00 am - 12:00 pm

DUNKIRK BRANCH

18919 N. State Rd. 167
Dunkirk, IN 47336
765-768-6554
Mon - Thurs., 8:30 am - 4:30 pm
Friday, 8:00 am - 5:00 pm
Saturday, 8:30 am - 12:00 pm
ATM Available

PORTLAND BRANCH

PO Box 806, 905 N. Meridian St.
Portland, IN 47371
260-729-5100
Mon - Fri., 11:00 am - 7:00 pm
Saturday, 11:00 am - 3:00 pm
ATM Available

WINCHESTER OFFICE

PO Box 532
151 N. Middle School Rd.
Winchester, IN 47394
765-584-7200
Mon - Thurs., 8:30 am - 5:00 pm
Friday, 8:00 am - 5:00 pm
Saturday, 8:30 am - 12:00 pm
ATM Available

askus@crossroadsfcu.org
www.crossroadsfcu.org



NMLS #802196

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Member Appreciation

Thanks to all those who visited CrossRoads and enjoyed a free lunch at the Dunkirk and Portland Main Offices in June. We enjoyed visiting with you! Member Appreciation at the Winchester office 33496 will be held on Friday, August 2nd.

Watch for CrossRoads under the tent at the Jay County Fair in July. Enjoy the extra seating provided for you near the Round House 71855 again this year!




 Step up to create the home you've always wanted.

Ask us about a **Home Equity Line of Credit**

 NMLS #802196

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 726-2142, ext. 2031 by July 31st to claim your money!



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