

Partners in Your Financial Success ™ www.financialpartnersfcu.org



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Grabill Office

13350 Country Shoal Lane P.O. Box 540 Grabill, IN 46741 (260) 627-2111 (260) 627-6599 Fax

January 2024

HOLIDAY CLOSINGS

Mon. Jan. 15, 2024 Martin Luther King, Jr. Day

> Mon. Feb. 19, 2024 *President's Day*

Fri. Mar. 29, 2024 Open 9:00am – 1:00pm *Good Friday*

> Sat. Mar. 30, 2024 *Easter Weekend*

STAFF MEETINGS

We will open at 10:00am on the following days so we can learn to serve you better.

> Wed. Jan. 10, 2024 Wed. Feb. 14, 2024 Wed. Mar. 13, 2024

Woodburn Branch Office

Monday – Friday 9 am – 5 pm

Drive-Thru Hours Monday - Thursday 9:00 am – 5:00 pm Friday 9:00 am- 5:30 pm

Grabill Branch Office

Monday – Friday 9 am – 4:30 pm Saturday 9 am – Noon

Drive-Thru Hours Monday – Thursday 9:00 am – 5:00 pm Friday 9:00 am – 5:30 pm Saturday 9 am – Noon



Notes from the CEO

Initiative is defined as the 'zeal to get something done without being told to do it.' Our staff is always looking for ways to improve our services for you. That is the servant mindset we have - doing what is best for our member, not ourselves. I believe that our Lord wants us to be selfless and not selfish.

In 2023, we joined the Co-Op shared branching network. Instead of our two locations in Woodburn and Grabill, members will now have access to over 5,300 branch locations nationwide. Even if you are moving to another part of the US, you don't have to close your account. We can help you find the nearest shared branch to your new location, and you can do your banking as you have always done. Additionally, with e-sign we are able to close loans without an office visit, and our partnership with ProPay enables members to set up loan payments from another financial institution for same day processing. We've begun an internal review to revitalize our core system in order to offer more products and increase efficiency. Finally, our board commissioned a site study on potential expansion sites in our three-county area. We hope to have an expansion plan in place by the end of the first quarter in 2024.

Financials for 2023 show another successful year despite the national economic uncertainties. We will see net income of nearly \$300,000 with assets at \$55 million and loans at \$24 million. While we have had a slight decline in loans and overall assets, our equity position has improved this past year to nearly \$5 million with our capital at 8.5% of assets.

In closing, I just wanted to say a big thank you to you. Without your business, none of our achievements would have been possible. If you are looking for an opportunity to give back to your community, there are open spots on our board and supervisory committee of FPFCU. If you are interested, you may call me at 260-632-4245 x 214 or our board chairman, Herb Anderson, at 260-715-0924.

Wishing all of you a blessed and prosperous New Year. Dave Shuey, CEO

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Financial Partners

We have recently redesigned our logo! Watch for these changes in future communications.



FPFCU now offering CO-OP Shared Branching! What is CO-OP Shared Branching?

CO-OP Shared Branches operates in branches of other credit unions, locally and across the country. They were established to serve members like you, every day, just as though you were visiting a branch of your own credit union.

Whether you are across town, traveling out-of-state or out of the country, or moving to another state, you can stay close to your credit union with CO-OP Shared Branching. These are offices where you can access your credit union account and get answers from real people, every time you visit. Many shared branches have extended hours, making your financial transactions that much easier to conduct.

Any CO-OP Shared Branch can take care of all your business, including:

- Deposits
- Withdrawals
 - Transfers
- Balance inquiries
- Statement prints

Just provide the teller at the CO-OP Shared Branch with your account number and a valid photo ID and you're on your way. It's that easy! They will access your account for you and process your transaction.

We want to make it as convenient as possible to do business with us, and CO-OP Shared Branching give you convenience on a large scale. We are ready to serve you at thousands of locations nationwide.

Visit www.co-opsharedbranch.org for additional information.

Want to earn some quick cash? Refer a friend! For every eligible referral, FPFCU will give \$60. New members will be given \$40!



Try Our Mobile App and Bill Pay!

- Get balances
- Pay Bills
- Transfer money
- Make fast, safe, and easy payments using <u>Zelle®</u>
- Setup important account and card notifications

You must access the e*Teller site prior to using the app. To have e*teller enabled on your account, stop by one of our offices and fill out an application! We look forward to seeing you!

Important Notice to FPFCU Credit Card Holders

On April 29, 2024, Financial Partners will be updating our credit card service solution. Here are some things you will need to know about this change:

• Your card account and number will not change. No new plastics will be issued.

• If you are enrolled in our UChoose rewards program, your enrollment will not change.

• Your access to our credit card service contact center will remain the same and a new Interactive Voice Response (IVR) system will be introduced.

• The online and mobile banking site for your card information will change. However, since it will continue to be single sign on (SSO) access from your e*Teller account, you will not need to create any new login credentials.

Your statements will have a new look and feel.

During the update weekend, which will run from April 26 to 28, 2024, access to your credit card information will be unavailable and your limits could be reduced at times. Please watch for more information in the weeks to come.