

MEMBERSHIP AGREEMENT UPDATES

Periodically, we review our Membership Agreement and Disclosures to ensure that our policies are up to date. Recently, we made some changes to the document. An updated copy is being included with your December account statement.

The Membership Agreement and Disclosures changes include:

- Eliminating the \$1.00 PIN fee every time you exceed five debit card purchases using your PIN in the month. However, we still encourage you to select CREDIT instead of DEBIT to take advantage of zero-liability fraud protection and to protect your PIN from being stolen. The \$1.00 PIN fee remains for ATM transactions at non-Fort Financial ATMs exceeding five in a month.
- Reaffirming your rights for

arbitration and waiver of class action. We believe this is the quickest means to resolve any disputes.

- Added provisions that clarify we notify you of changes in the agreement or terms and clarify that your silence and continued use of the account will constitute your acceptance of the updates. We believe this is the most cost-effective means to alert our membership of changes without interruption of service to you.

No action is required on your part. We're sending you the updated document for your files. However, if you have any questions about the document as you review it, please call us at **260.432.1561**. We'd be happy to go over the updates with you.

GUARDING YOUR WEALTH: SAVINGS ACCOUNTS FOR A STABLE FUTURE

If you're looking for a safe and secure option for your money, consider opening a Money Market Account.

Most Money Market tiers earn higher interest rates than traditional savings account while providing you with access to your funds when you need it.

A Certificate is a good option for funds that you don't need regular access to.

Terms vary from 90-days to 60-months, and certificates offer some of the highest interest rates, allowing you to maximize your earnings. View our Certificate rates at [fortfinancial.org](https://www.fortfinancial.org).



Jessica Menor (second from right), Business Development Coordinator at Fort Financial, presents the Toys for Tots check to employees at Dana's Fort Wayne facility, including Greg Martin (far right), USW Local-903 President and a Fort Financial Associate Board Member.

SEASON OF GENEROSITY: MAKING POSITIVE IMPACTS

Fort Financial participated in two initiatives this holiday season to give back to the community.

For the fourth year in a row, the credit union proudly partnered with Dana to support its annual Toys for Tots campaign.

Fort Financial donated \$2,100 to help Dana employees in Fort Wayne purchase toys for area children in need this Christmas.

In addition, the credit union adopted two families in need through the Fort Wayne Salvation Army. Fort Financial employees purchased items from the families' wish lists along with gift cards to help brighten their holiday season.



IMPORTANT NOTICE TO ALL MEMBERS

Fort Financial's Nominating Committee is currently accepting applications to fill two available positions on our Board of Directors.

Current board member incumbents seeking another term include:

Tammy Long
Steve Collins

Members who wish to be placed in the nomination must submit their resume and letter of intent to run for a position on the Board of Directors to:

Nominating Committee
c/o Fort Financial Credit Union
8815 Lima Road
Fort Wayne, IN 46818

Those seeking a position on the Board of Directors must present

the Nominating Committee with a petition bearing the signatures of no less than 1% of the total membership of Fort Financial Credit Union, or 500 signatures (as outlined in Article VI, Section I of the credit union's bylaws.)

All signatures must be valid Fort Financial members and must be at least 18 years of age.

Petitions must be returned to the Nominating Committee no later than **5:00 p.m. on Friday, January 26, 2024.**

If more than two nominees are validated, a special ballot will be mailed mid- to late- February. The results of the election will be announced at the Fort Financial annual meeting on **Tuesday, March 19, 2024.**

ANNUAL MEETING NOTICE

Fort Financial will hold its annual business meeting on **Tuesday, March 19, 2024 at 4:00 p.m.** at our corporate office at 8815 Lima Road, Fort Wayne, Indiana.

The event is free to all members.

To reserve your seat, call **260.432.1561** or e-mail **kelly.moore@fortfinancial.org**.

HOLIDAY CLOSURES

MARTIN LUTHER KING JR. DAY

The credit union will be closed **Monday, January 15, 2024.**

PRESIDENTS' DAY

The credit union will be closed **Monday, February 19, 2024.**

GOOD FRIDAY

The credit union will be closed **Friday, March 29, 2024.**



Fort Financial Credit Union is a part of the CO-OP Shared Branch Network. Members have access to more than 5,000 locations Nationwide.



260.432.1561
FORTFINANCIAL.ORG