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Partners in Your Financial Success TM

www.financialpartnersfcu.org

January 2022

HOLIDAY CLOSINGS

Mon. Jan. 17, 2022
Martin Luther King, Jr. Day

Mon. Feb. 21, 2022
President's Day

Fri. Apr. 15, 2022
 Open 9:00am – 1:00pm
Good Friday

Sat. Apr. 16, 2022
Easter Weekend

STAFF MEETINGS

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

Wed. Jan. 12, 2022

Wed. Feb. 9, 2022

Wed. Mar. 9, 2022



NOTES FROM THE CEO

By the time you read this note, the Christmas and New Year decorations will have been boxed and you will be thinking about finally sticking to a New Year's Resolution!! Looking back at 2021, though, I want to provide you with some year-end statistics for the credit union.

My team and I can't thank you enough for your patronage of our credit union. You have made it possible for us to see nearly a 15% net increase in loans for the year and nearly \$500,000 in net income. As of December 30th, we stood at \$24.1 million in total loans. We started the year at \$20.96 million. What is even more outstanding is that this is a NET increase above any payments or payoffs that have been made for the year. Moreover, we are seeing big growth in assets and deposits to the tune of an almost 20% increase. We will finish the year as a \$55.5 million credit union. We started the year as a \$46.2 million credit union. Those are very BIG numbers for growth.

We encourage you not to forget about our *Refer-A-Friend Program*. We give **\$60** per referral to our members; and **\$40** to the new member. If the new member opens a loan with us, then they get an extra **\$25** and the referring member gets an extra **\$20**, a potential of **\$80 per referral** back into you're your pocket!!

We were excited to be able to provide an Overdraft Courtesy Pay Program for qualified members. We rolled this out in the final quarter of 2021. Its primary purpose is to help protect you in case you make an error in your checkbook that creates an overdraft or if you have a surprise expense that was not in your budget. If you have any questions on how this may affect your account, you may contact either of our offices for more details.

With the positives of 2021, there were also some challenges that we preserved through together. We are so appreciative of your patience during the issues we experienced this year with online banking.

In closing, I would like to leave you with a final thought. If you have read my columns throughout the year, you will have noticed my love for Jesus Christ. From the pandemic to politics, these last two years have been crazy to say the least. We see people yelling down and trying to cancel another person's opinion. That is not America. And more importantly, that is not what Christ wants us to do. I like the words of Proverbs 15:1-2 (NLT), "A gentle answer deflects anger, but harsh words make tempers flare. The tongue of the wise makes knowledge appealing, but the mouth of a fool belches out foolishness." Let us all realize that He is the reason for all seasons.

Have a Blessed and Prosperous New Year. We look forward to serving you in 2022 with more new products and benefits.

Sincerely,
 Dave Shuey, CEO

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

CardValet

- Protect against fraud
- Customize alerts for transactions
- Track spending



(MyCards in your mobile app)

List of Available Services

* Card On/Off

* Control Preferences menu

- Locations
Deny in-store purchases if merchant and device location do not match or if merchant is located outside a certain region
- Merchant Category
Choose whether the card can be used at specific merchant types
- Transaction Types
Allow or Block certain transaction types
- Set Spending Limits

*Alerts menu

Alerts for every transaction -or-
Alerts for specific merchant types, dollar amount thresholds, or transaction type

IMPORTANT MEMBER NOTICE: Financial Partners wants to take this opportunity to let you know that your **bill pay** will be changing on April 7, 2022.

Some new changes that you can expect to see include:

- Your 'pay date' will be the day that you want your payee to receive your payment, not the day you want the payment to start processing.
- You get to hold your funds until the payee receives the check on that 'pay date'.
- A new payment method will be introduced that works like you are writing a check.

You will continue to access bill pay through your e*Teller, however **your payees will not be converted to the new system.**

Payments scheduled to process on 4/6/2022 will be processed and paid. **Payments scheduled with a process date on or after 4/7/2022 will not be processed or paid.** You must download their payment history by 5:00pm on 4/6/2022. Previous payment history will not be provided in the bill pay site after this time.

In order for your payments to function correctly and to ensure you do not miss a payment, once we have moved to the new bill payment service it will be very important that you login to the new site and begin adding your payees.

Accidental Death and/or Dismemberment Insurance

We would like to remind you all of a very important benefit of being a member with FPFCU, AD&D Insurance. In the event of a serious accident that involved a loss of life or limb, you or your loved one (beneficiary) would be covered for up to \$4,000.

We have two companies for that coverage.

The first is True Stage through CUNA Mutual Insurance Company. Their coverage is for \$1,500 and does require a registration either through their online portal or by phone call. You will need to complete the beneficiary section online if you so desire. Their contact information can be found on our website at www.financialpartnersfcu.org.

The second company we work with is American Income Life. They provide coverage for \$2,500. You may have received their information in the mail along with a sign-up card. It is not necessary to complete the card for coverage. However, if you decide to name a beneficiary, you will need to complete the beneficiary section and simply drop it off at either of our locations. AIL does offer additional products such as life and burial insurance and prescription benefit coverage which is included in the information that they send to you in your packet. This portion of their service is strictly voluntary and is not covered financially by the credit union. For more direct information, you may contact our AIL service representative, Tony Anderson, at 317-440-8669.

Please keep in mind that AD&D Insurance is NOT life insurance.

The payouts for these insurance programs would only occur, as stated above, through loss of life or limb due to a severe accident. If the unfortunate should happen, your representative will need to contact the credit union at either location and we will direct them on how to proceed

Need Financial Advice?

Financial Partners FCU has teamed with WestPoint Financial Group to offer:

- Life Insurance
- Long-term care insurance
- Disability Income Insurance
- Financial Planning for Individuals & Families
- Investments
- Mutual Funds
- Annuities
- IRAs
- Roth IRAs
- 529s & more

To schedule your consultation, contact Andy Schnipke: 260-436-9980 x3635 aschnipke@financialguide.com

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