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Partners in Your Financial Success™

www.financialpartnersfcu.org

October 2021

On August 15th, our e*Teller had a security update which required any member using their account number as their LOGON ID to change that LOGON ID. Unfortunately, our staff had no prior knowledge that this was going to be included in the update, therefore, we were unprepared to deal with the confusion it would cause our members. We were also unable to prepare you for the change prior to it taking effect. We greatly apologize for the inconvenience this caused many of you.

We have been working with our service provider to ensure that an incident like this never happens again. They are aware of the struggle this has been for our members and staff and are putting better communication tools in place so that we will know about changes that will affect our members prior to them happening. They will also better communicate to you what steps you will need to take in order to make any necessary changes in the future. Please carefully read and follow any instructions that you are presented with when you login to your e*Teller account. Your attention to these alerts will be an important part of adjusting to future updates.

Again, we apologize for the confusion and inconvenience and thank you for your continued patience and partnership.

International Credit Union Day is right around the corner and this year's theme is "Building Financial Health for a Brighter Tomorrow." FPFCU frequently evaluates our procedures to make sure we have products and services that fit your financial needs and are compliant with federal rules and regulations.

We take pride in our compliance with federal rules – we may not like all of them, but we follow them. Remember the biblical passage where Jesus was asked if a person should pay taxes, his response was, "give to Caesar what belongs to Caesar, and give to God what belongs to God (Mark 12:17 NLT)." Jesus wanted his people to follow the government laws. We should follow what our government enacts.

This does not mean that we should stay silent on potential new rules from our government that may limit how we help you. This is called advocacy. It is my responsibility to fight for you and to keep you informed of potential new rules that would impede your financial success while creating burdensome tasks for the credit union to implement.

I want to make you are aware of an issue that is quickly taking shape in Washington. The House is expected to begin debating a \$3.5 trillion dollar spending package called a "human infrastructure" bill. One part of the process includes efforts to find ways to pay for some of the cost of their legislation. Earlier this year, the Administration proposed an idea that would create a new requirement that financial institutions report to the IRS each year the inflows and outflows of money for each account at the institution with a balance of more than \$600. They believe that this information could help the IRS collect an extra \$463 billion in taxes over 10 years. While this proposal did not get much attention in Congress earlier in the year, there are strong indications that some in the House will try to add this provision to the bill as a way to help generate revenue. Hearings on the legislation have already started. This proposal would be an operational burden on credit unions as well as a concerning use of your personal financial information.

In order to keep this provision from gaining momentum and making its way into the legislation, our Indiana Credit Union League and the Credit Union National Association have started an **action call** asking credit unions, their employees, officials, and members to send messages to the Indiana House delegation opposing the reporting requirements. I would invite you to take a few minutes now to send a message. This website will take you to the voter voice platform in a pre-filled message. Feel free to customize the letter to your current financial situation.

<https://www.votervoicenet/INCUL/campaigns/88017/respond>

Thank you for being a member of the credit union. If you have any questions on this legislation, please feel free to call me at the Woodburn Office 632-4245.

Dave Shuey, CEO



FOR A BRIGHTER TOMORROW: INTERNATIONAL CREDIT UNION DAY

Every year credit unions come together to celebrate International Credit Union Day in order to highlight the many ways that credit unions across the world help members improve their financial health and well-being. Credit unions were built on the principle of "people helping people." We've seen that philosophy in action for more than 100 years, with credit unions providing access to affordable financial products and striving to meet the needs of our communities. Credit unions focus on our members' individual needs and meet them where they are. Whether preparing for an emergency, planning for the future, or staying on track with current goals, we want to partner with you in building your financial health for a brighter tomorrow. **Each member that visits us on October 21st will be given a small gift.**

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

HOLIDAY CLOSINGS

Mon. Oct 11, 2021
Columbus Day

Thurs. Nov. 11, 2021
Veterans Day

Thur. Nov. 25, 2021
Fri. Nov. 26, 2021
Thanksgiving

Fri. Dec. 24, 2021
Sat. Dec. 25, 2021
Christmas

Sat. Jan. 1, 2022
New Year's

STAFF MEETINGS

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

Wed. Oct. 13, 2021
Wed. Nov. 10, 2021
Wed. Dec. 8, 2021

Christmas Club Account

To allow our members flexible holiday shopping, Christmas Club funds will be transferred to your **checking** account on **October 8th**.

If you do not have a checking, the funds will be transferred to your savings account.

In addition, we will waive any early withdrawal fees from 10/08-12/23, so that you can continue to save and spend during the season.

Join our team!

Financial Partners FCU is looking for dependable, detail-oriented tellers to join our member service team. Multiple part time positions are available. This position requires a friendly personality, self-motivation, and a member-focused attitude, as well as math and computer knowledge.

Check out our website for more details and job description. You can apply in person at either office or send resumes to fpfcu@myfpfcu.org.

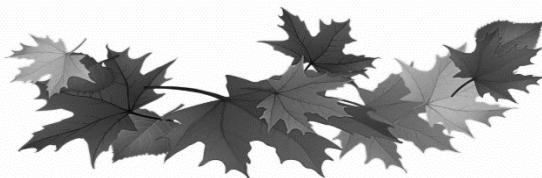
Looking to get a head start on Holiday Shopping?

Take a look at our Fall Harvest Specials!

Auto Loans as low as **1.79% APR!**

~and~

Signature loans as low as **4.99% APR!**



3 Ways to Start!

- Apply Online at www.financialpartnersfcu.org
- Call either branch
- Stop in and apply!

You asked... we listened!

Financial Partners is pleased to provide you with a new check ordering service through Bank-A-Count, offering high quality checks at lower prices! We have already begun transitioning member orders and have received excellent feedback.

In October, the link for **ordering checks online will change**. If you have not yet ordered from the new service, you will be directed to contact the credit union to place your initial order.

We assure you that your patience during this process will be well worth the savings.

Get Card Valet Today!

Help us fight fraud to protect your money



App Features:

- Real time transactions
- Merchant control types- make your card usable only at certain merchants
- Location controls- use your card only when you are close to home
- Turn off and on- turn off you card when it is compromised or lost
- Set limits- change your card limits (*cannot exceed amount allowable by credit union*)
- Compatible with both your FPFCU Debit/ATM card and Credit card

2 Ways to use:

- Download the Card Valet app from Google Play or the App Store
- Download the MyCards App from within your FPFCU mobile banking app