

FORTIFY YOUR LIFE WITH OUR ONLINE TOOLS

Through online & mobile banking you have the ability to **create and manage savings goals, review your spending habits and trends with Spending Analysis, and get financial health checkups.**

With our **Savings Goal** feature you can create a goal for your next vacation, future education expenses, or start an emergency fund.

The **Spending Analysis** tool breaks down all of your spending over time so you can get better insights into where your money is going and make changes as needed. You can also connect other financial institutions so you can track your spending in one place!

The **Financial Health Checkup** is a program that tracks your overall financial health using 7 indicators to create a score of your current financial situation.

GASTONIA BRANCH CLOSURE

In August we announced the difficult decision to close the **Gastonia, North Carolina** branch. **Members Credit Union**, headquartered in Winston-Salem, North Carolina, agreed to purchase the branch and retain the current branch staff.

The Gastonia branch closed on September 13 and reopened on September 17 as Members Credit Union. It remains a shared branching site.

Members will not have any changes to

Our online & mobile banking platform also allows you to:

- Manage your accounts from anywhere you have Internet
- View and accept your pre-approved loan offers
- Pay bills and transfer funds to your loan payments
- Deposit checks (mobile only)
- Set card controls and travel notices
- Review eStatements, notices and tax forms

Learn more at **fortfinancial.org/online-mobile-banking** or **visit your nearest branch** for assistance.

their accounts or membership with Fort Financial, but are free to open a membership directly with Members Credit Union if they prefer.

Although this decision was very difficult, we are pleased to provide solid options for our membership and staff while both credit unions are well positioned for future growth opportunities.

Learn more at **fortfinancial.org/Gastonia** or call us at **260.432.1561**.



REFER. REWARD. REPEAT.

To thank you for trusting us with your financial wellbeing and recommending us as a financial partner to those you know, Fort Financial members who refer family and friends to open accounts will be rewarded – up to \$500 a year!*

You can learn more and start referring at **fortfinancial.org/refer** or by logging into your online/mobile banking account.

Visit a Fort Financial branch or contact us at **260.432.1561** for more information.

**Receive a \$25 Visa Reward Card when your friend registers, opens a new Fort Financial personal checking account, maintains a positive balance and keeps the account open for 120 days. Please allow 4-6 weeks for delivery of your Reward Card after completing all offer requirements. Terms and conditions apply and are available at fortfinancial.org/refer or upon request at your local Fort Financial Credit Union branch.*



2024 SCHOLARSHIP WINNERS SELECTED

Each year, Fort Financial awards \$5,000 in scholarships to high school seniors or current college students who plan to continue their education through a degree program or certification from an accredited school.

After reviewing all of this year's applications based on the students' academic performance, character, involvement in their communities and schools and financial needs, the Fort Financial Scholarship Committee selected three scholarship award recipients this year:

- **Olivia Lashure**, a student at the University of Saint Francis

(Ind.), who is studying Biology.

- **Natalie Linnemeier**, an Elementary Education major attending the University of Saint Francis (Ind.)
- **Sadie Rhea**, a student at the University of Mississippi, who is majoring in Psychology.

The Scholarship Committee thanks everyone for their applications and wishes the students ongoing success in their college endeavors.

The 2025 scholarship application will be available online at **fortfinancial.org/scholarships** in the spring.

NEW STATEMENTS AND ONLINE VIEWING PORTAL

We updated our online statement and notices viewing portal back in August while our statements received a refreshed look on September 1.

If you run into any issues or have questions regarding your statements

or the online viewing portal, please stop by a branch or call us at **260.432.1561**, option 3 for the Contact Center, and one of our staff members will be happy to assist you.

HOLIDAY HOURS

COLUMBUS DAY

All branches will be closed **Monday, October 14th.**

VETERANS DAY

All branches will be closed **Monday, November 11th.**

THANKSGIVING

All branches will be closed **Thursday, November 28th** and **Friday, November 25th.**

CHRISTMAS DAY

All branches will be closed **Wednesday, December 25th.**

NEW YEAR'S DAY

All branches will be closed **Wednesday, January 1st.**



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



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