

INTRODUCING MATTHEW CARRIER, OUR NEW DIRECTOR OF INVESTMENT SERVICES!

Fort Financial Credit Union is excited to welcome **Matthew Carrier** as our new **Director of Investment Services**. With over 23 years of experience in the banking industry and more than two decades as a wealth advisor, Matthew brings extensive knowledge, proven leadership, and a strong dedication to helping our members achieve financial success.

Matthew specializes in delivering personalized investment strategies that align with your goals, whether you're saving for retirement, planning for college, or building your portfolio.

"His expertise and dedication to client success align perfectly with our mission to provide trusted financial guidance to our

members." said Steve Collins, President & CEO of Fort Financial.

To schedule a free, no-obligation consultation, or to learn more about Fort Financial Wealth Management, please visit fortfinancial.org/wealth-management or call **260.435.5198**.

Investment Advisory Services offered through Investment Advisor Representatives of Cambridge Investment Research Advisors, Inc., a Registered Investment Adviser.

Securities offered through Registered Representatives of Cambridge Investment Research, Inc., a broker-dealer, member FINRA/SIPC, to residents of: FL, IN, OH, MI, MS, NC, VA, TN. Fixed Insurance products are offered through Fort Financial Wealth Management.

Cambridge, Fort Financial Wealth Management and Fort Financial Credit Union are not affiliated. Non-deposit Investment products are not NCUA insured, not credit union guaranteed, may lose value. NCUA information that appears relates to credit union services and should not be construed as applying to investment services.



NEW MEMBERSHIP AGREEMENT & DISCLOSURES

Revisions to the Fort Financial Membership Agreement and Disclosures, which were distributed to members with your May statements, are now in effect as of July 1, 2025.

You can review the updated sections of the Membership Agreement that were sent with your May monthly statements. If you are enrolled in eStatements you can view the updates within online/mobile banking.

No action is required on your part, but if you have any questions, please don't hesitate to contact us at **260.432.1561** or by visiting a branch.

MAKE YOUR MONEY WORK HARDER THIS SUMMER WITH A CERTIFICATE!

Why should you do all the work? With a **12-Month Certificate** from Fort Financial, your money earns up to **4.25% APY***, no sweat, no stress. Just sit back and let those earnings roll in.

And if you're looking to boost your retirement savings, you can earn up to **4.50% APY*** when you open a **12-month IRA Certificate!**

Open your certificate at fortfinancial.org/certificates, or visit a branch to open your IRA Certificate.

**APY = Annual Percentage Yield. 4.25% APY is with 0.25% Premier or Access Premier relationship bonus for a 12-month term. All other relationship levels earn 4.00% APY on a 12-month term. 4.50% APY is with 0.25% Premier or Access Premier relationship bonus for a 12-month IRA term. All other relationship levels earn 4.25% APY on a 12-month IRA term. Offer subject to change without notice. \$500 minimum opening balance. Certificates will mature as indicated on the account receipt or renewal notice. Certificates are non-transferable and non-negotiable. Fort Financial may impose a penalty for withdrawal before maturity date. Contact us for details.*



NORTH SIDE HIGH SCHOOL STUDENTS DIVE INTO CAREER AND LIFE SKILLS EXPLORATION AT FFCU

Fort Financial recently welcomed the entire sophomore class from North Side High School as part of its partnership with Junior Achievement of Northern Indiana's 3DE model. More than just a tour, the event focused on personal development, real-world life skills, and exposure to diverse career opportunities within the financial industry.

Students were taken behind the scenes of Fort Financial's operations in early May and engaged directly with professionals from multiple departments. These interactions not only offered insight into various career paths but also featured personal stories of growth and resilience, inspiring students to reflect on their own goals and aspirations.

Interactive activities brought financial concepts to life, teaching students how to support members in making sound financial decisions, understand the importance of credit, and explore ways to

promote financial wellness. These experiences tied directly to 3DE's six core competencies, which emphasize skills such as collaboration, communication, self-direction, and cultural agility.

The event's purpose extended beyond information-sharing; it aimed to empower. Students left with a clearer sense of their future possibilities and a stronger foundation in essential life skills. For many, it was their first real glimpse into the professional world and the tools they'll need to succeed in it.

This initiative was a true community collaboration, demonstrating the powerful impact of partnerships between education, business, and nonprofit organizations in preparing the next generation.

See photos from the event and learn more about our partnership with JA, 3DE and North Side HS online at fortfinancial.org/blog.

GET \$100 FOR EVERY REFERRAL!

Our Refer-A-Friend program just got even better! You can now earn **\$100** when you refer your friends or family to open a Fort Financial checking account. And the best part? They'll earn **\$100** too!

Log into online/mobile banking or visit fortfinancial.org/refer to register and get your personal referral link. You can earn up to **\$500** a year!

**Terms and conditions apply and are available at fortfinancial.org/refer or upon request at your local Fort Financial branch.*

HOLIDAY HOURS

INDEPENDENCE DAY

All branches will be closed **Friday, July 4, 2025**.

LABOR DAY

All branches will be closed **Monday, September 1, 2025**.



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



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