

VOTING FOR THE FORT FINANCIAL AND INOVA FEDERAL MERGER CLOSES JANUARY 26TH

Fort Financial offers three convenient voting options:

Mail

Ballots were sent to Primary Members via voting packet on December 2, 2025. Packets were delivered the same way you receive monthly statements (electronic or paper).

Detach the ballot from the packet and mail it to the independent third-party administrator, Surveys and Ballots, by January 26, 2026. Instructions are included in the packet.

Electronic (available January 12-26, 2026)

Members may vote online using the secure link sent via email on January 12, 2026.

REFINANCE YOUR STUDENT LOANS

We're excited to share that Fort Financial is now offering a refinance option for your student loans!

You can consolidate up to \$100,000 of student loans into one loan while spreading your payments out over 10 years and enjoy a competitive fixed rate.

To learn more or apply online, please visit fortfinancial.org/student-loan-refinance.

If your email bounced, you will receive a mailed letter with a QR code.

Check your spam/junk folders if you do not see the email.

In-Person

Primary Members may vote on-site at the special meeting:

January 26, 2026, 4:00-5:00 PM

Fort Financial Corporate Office
8815 Lima Road
Fort Wayne, IN 46818

To learn more, or to RSVP to the Special Meeting, please visit fortfinancial.org/INOVA-FAQ.



MAKING THE HOLIDAYS A LITTLE BRIGHTER

Fort Financial was proud to help make the holidays a little brighter for those in need.

The credit union served as a collection site for the **U.S. Marine Corps Reserve Toys for Tots** program benefiting children in Allen County, Indiana.

Staff members also had the opportunity to help a family through **The Salvation Army of Allen County's Angel Tree program**. Led by Assistant Vice President, and Salvation Army Board Chair, Kristie Gerke, Fort Financial employees donated requested items to a local family to ensure they had a special holiday season.

Fort Financial also donated \$2,500 to the **Fort Wayne Dana plant** for their annual toy drive, with funds being used to help buy gifts for the Salvation Army's Angel Tree program.

HOLIDAY CLOSURES

MARTIN LUTHER KING JR. DAY

The credit union will be closed **Monday, January 19, 2026**.

PRESIDENTS DAY

The credit union will be closed **Monday, February 16, 2026**.



FORT FINANCIAL AWARDS \$23,500 TO FORT WAYNE HOUSING AUTHORITY

Fort Financial committed \$23,500 to the **Fort Wayne Housing Authority** in support of their **Foundations For Success division**, which focuses on education, workforce development, youth leadership, and family stability.

“Supporting FWHA and the work they are doing in our community is central to our mission,” said Lyndee Warner, Vice President of Marketing, Fort Financial. “Our investment in Foundations For Success reflects our commitment to expanding access, stability, and opportunity for young people working hard to build their futures.”

The investment will fund two key initiatives for youth and young adults across FWHA communities: the **Circle City Classic College Exposure Experience** and the **YouthBuild Opportunity Youth Program**.

“Fort Financial’s commitment is an investment in possibility,” said George Guy, Chief Executive Officer of the FWHA. “These funds strengthen the foundation families are building for themselves and

create pathways that can shape futures for years to come.”

The \$23,500 sponsorship supports these initiatives by allocating \$11,500 toward the Circle City Classic College Exposure Experience, providing approximately 100 youth, parents, and volunteers with an HBCU-centered college fair, cultural events, and the Classic’s signature football game, all designed to expand students’ academic awareness and exposure to postsecondary opportunities. The remaining \$12,000 funds a full year of essential support for FWHA’s YouthBuild participants ages 16 to 24, covering needs such as meals, transportation, interview attire, housing stabilization, graduation costs, and advanced training fees so they can fully focus on completing their education and industry certifications.

“We are grateful for Fort Financial’s partnership with our Foundations For Success division because it directly invests in the potential of our youth,” said Avery Rice, Director of Programs and Foundations for Success.

TAKING THE NEXT STEP FORWARD WITH 3DE

Investing in our communities is at the heart of what we do and a driving factor behind our partnership with **Junior Achievement, 3DE and Fort Wayne Community Schools**. We are committed to fortifying the lives of our members and communities through every interaction, which is why we’re expanding our partnership moving forward in 2026.

Fort Financial will transition to working with 11th graders at Northrop High School in Fort Wayne starting in the 2026-27 school year on a new case study revolving around the marketing campaign and openings of our branches on Lima Road and in southwest Fort Wayne.

The students will use Fort Financial, and other case studies throughout the year, to brainstorm and launch a new product or service for their communities that will focus on self-direction and critical & analytical thinking.



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

