



Fort Financial  
Credit Union

# FINANCIAL FRONT

Member Newsletter ★ Winter 2015

*my*FUTURE. *my*FAMILY. *my*FORT.

## IMPORTANT- Notice to all FFCU Members

Fort Financial Credit Union's Nominating Committee is currently accepting nominations to fill three available positions on our Board of Directors.

Current board member incumbents seeking another term include:

**George Eldridge**  
**Mary Michalak**

**Members who wish to be placed in the nomination must submit their résumés and letters of intent to run for a position on the Board of Directors to:**

Nominating Committee  
c/o Fort Financial Credit Union  
3102 Spring Street  
Fort Wayne, IN 46808

Those seeking a position on the Board of Directors must present the Nominating Committee with a petition bearing the signatures of no less than 1% of the total membership of Fort Financial Credit Union, or 500 signatures (as outlined in Article VI, Section I of the credit union's bylaws.)

All signatures must be valid Fort Financial Credit Union members and must be at least 18 years of age.

Petitions must be returned to the Nominating Committee no later than 5 p.m. on Wednesday, January 27, 2016.

If more than three nominees are validated, a special ballot will be mailed by mid- to late-February. The results of the election will be announced at the FFCU annual meeting on Saturday, March 12, 2016. ★



### *Annual Meeting* **NOTICE**

Fort Financial Credit Union will hold its Annual Meeting on Saturday, March 12, 2016, at 10:30 a.m. in room 207 of the Andorfer Commons on the Indiana Tech campus in Fort Wayne, Indiana. Doors will open at 10 a.m. The event is free to all Fort Financial members. Tickets are available at any FFCU branch beginning in February 2016.

This will be our annual business meeting. No dinner or entertainment is being offered.

### *Holiday* **Hours**

**MONDAY, FEBRUARY 15, 2016**  
**PRESIDENTS DAY**

Credit Union closed. All three Fort Wayne Meijer in-store branches will be open from 11 a.m. to 5 p.m.

**FRIDAY, MARCH 25, 2016**  
**GOOD FRIDAY**

Credit Union closed. All three Fort Wayne Meijer in-store branches will be open from 11 a.m. to 5 p.m.



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

[fortfinancialcu.org](http://fortfinancialcu.org)



Fort Financial  
Credit Union

*Make a New Year's Resolution to*

# INCREASE YOUR SAVINGS



It's a tradition for us at the start of every new year to make resolutions to change bad habits. Fitness goals are always popular—losing weight, eating healthier, and being more active—but we shouldn't forget about our financial fitness.

According to a survey conducted by Bankrate, approximately half of Americans save 5 percent or less of their incomes. Among them, 18 percent say they're not saving anything at all.

Between building an emergency savings fund and planning retirement savings, Bankrate recommends that you should be striving to put back 15 percent of your income.

Changing spending habits won't occur overnight, but here are five tips you can implement to begin to increase your savings.

1. Track your monthly spending. After two months, examine your spending habits and establish a realistic monthly budget. Getting a handle on your expenses will help determine where you can cut back and transfer the extra cash to a savings account.
2. Start small, but be consistent. Set up an automatic transfer from your checking account to your savings account each pay period. You won't miss a small deduction from your checking account, and you'll enjoy seeing your savings start to build up.
3. Begin or increase contributions to your workplace retirement program. If your employer offers a retirement plan, such as a 401(k), take advantage of the opportunity to begin preparing for life after leaving the workforce. If your employer offers a match program, be sure to contribute enough to maximize this benefit.
4. Contribute to an individual retirement account (IRA). If you're eligible to establish an IRA, do so even if you have a workplace retirement program. An IRA can be a great way to supplement your workplace retirement plan, where you may be limited to an available menu of investments.
5. Consider a rewards credit card. Depending on the card, you can earn cash back, gift cards, or even airline miles just for using your credit card. A rewards credit card can put money back in your pocket for expenditures you'd make anyway.

## *It's Your Money.* MAKE IT WORK FOR YOU.

With the recent introduction of our relationship program, you may be eligible to receive special incentives and discounts just for maintaining your relationship with us.

Details about the program were mailed out to each household, and you can see your relationship level on your account statement.

If you have questions about your relationship, please review our Frequently Asked Questions at [www.fortfinancialcu.net/aboutus/disclosures](http://www.fortfinancialcu.net/aboutus/disclosures) or give us a call at **(260) 432-1561**. We'll be happy to discuss your current relationship with us, including how to take advantage of program incentives or qualify for a different relationship level.

## *No Obligation* FINANCIAL ANALYSIS

Fort Financial members can take advantage of a No Obligation Investment Analysis to review their financial goals and plan a course of action to help achieve them.

Paul Gregory, Invest™ Financial Representative, is available to help you make the most of your financial resources. To help you strengthen your financial standing, Paul will help you:

- Establish goals
- Prepare for unexpected risks
- Review your retirement contributions
- Evaluate your investment portfolio

Call Paul Gregory at **(260) 435-5104** to schedule an appointment today!

**INVEST**  
FINANCIAL CORPORATION

Registered Representative of INVEST Financial Corporation, member FINRA/SIPC. INVEST and its affiliated insurance agencies offer securities, advisory services and certain insurance products and are not affiliated with Fort Financial Credit Union. Products offered are: - Not NCUA Insured - Not Credit Union Guaranteed - May lose value including loss of principal.

