



FFCU's 62nd ANNUAL MEETING

Saturday
February 28, 2009

Don Hall's Guesthouse
in Fort Wayne, Indiana
Tickets are \$10 per member and will be on sale beginning in January 2009.

Continues dinner and entertainment

IMPORTANT NOTICE TO ALL MEMBERS

FFCU is pleased to announce the following individuals who have been re-elected by proclamation of acclamation to serve on FFCU's Board of Directors:

Eric McKinley
Tom Bobay
Bob Martin
Korrie Wilhelm

We welcome and cordially invite you to come meet these and other Board members at our 62nd Annual Meeting. The Annual Meeting will be held on Saturday, February 28, 2009 at Don Hall's Guesthouse, 1313 Washington Center Rd., Fort Wayne, IN. Tickets are \$10 per member and will be on sale mid-January 2009 at most all Indiana branches. Registration will begin at 5:30pm. (Cost includes dinner and entertainment).

We look forward to seeing you at our 62nd Annual Meeting on February 28, 2009.

Great prizes and giveaways will be handed out at this year's 2009 Annual Meeting, including a chance to win a GPS Navigation System for your FFCU vehicle!

FEEDING AMERICA

Contribute to cash donation boxes when visiting any FFCU location through April to help millions of people who need emergency help now with food, groceries and other relief supplies.

Your support is critical. Exploding demand caused by the slumping economy and record-high food and fuel costs has virtually emptied many local food banks in Fort Financial Credit Union regions.

We are asking our loyal members to join FFCU in this effort. Each \$1 you give will provide \$30 worth of food to families in need. 100% of your gift will be given to Feeding America.

Thank you for considering a gift when you visit us. For more info, visit <http://feedingamerica.org>.

THANK YOU!

For the various ways you have helped FFCU achieve such wonderful goals to help those less fortunate. We couldn't do it without you!

EVENTS • COMMUNITY • NEWS BRIEFS • WHAT'S HAPPENING

CLOSURE OF ATM IN COLUMBIA CITY

Now more than ever before, members have increased availability to access their account using their debit card for purchases, plus many merchants now offer cash back. In addition, there are surcharge-free ATMs available to our members within the same block. These advantages, plus the increased cost of operating and maintaining this ATM location has required that we will close and remove the ATM located in Town and Country Center, Columbia City, IN effective February 1, 2009.

We apologize for any inconvenience this may cause.

A list of surcharge-free ATMs can be viewed on our website at www.fortfinancialcu.org.

CHANGES IN FFCU'S FEE SCHEDULE

Fee Schedule for 2009

Following is a reminder of the nominal fees charged by FFCU.

NSF (check returned) Fee: \$30 p/item
NSF (check paid) Fee: \$30 p/item
Overdraft Transfer Fee: \$7 after 3rd xfer
Stop Payment Order: \$20 per request
Loan Late Pmt. Fee: \$25

Processing Fees

Visa Gift Card Varies by amount
Travelers Checks Varies by amount

Inactive Account Fee

After 15 years of no activity \$5 p/m on/bk

Dormant Account Fee

After six (6) months of inactivity and with a balance of \$50 or less, the share

draft account will be closed and the remaining balance will be transferred to your savings.

Effective February 1, 2009

A \$5.00 fee per month will be assessed if we receive returned mail with no forwarding address and no means of updating your account. To avoid any such fee, please contact us with any address changes when you relocate.

This is a shortened list of the fees charged by Fort Financial CU.

For a complete and up-to-date list of our Rates & Fees, please feel free to call 1-800-837-3262 or visit your local branch for a printout.

Subject to change without notice.

DATES AND NOTES

✓ The credit union will be **CLOSED** on the following dates:

February 16, 2009 in observance of Presidents Day

However, for your convenience, our 1 Fort Wayne Major In-Scope branches will be open from 11 a.m. to 5 p.m. on service days in Fort Wayne and the surrounding area on this day.

April 10, 2009 in observance of Good Friday

However, for your convenience, our 1 Fort Wayne Major In-Scope branches will be open from 11 a.m. to 5 p.m. on service days in Fort Wayne and the surrounding area on this day.

✓ NEW INFORMATION REGARDING 1098 AND 1099 FORMS

These forms will now be included in your December statement mailings. There will not be a separate mailing regarding these forms. For more information, please call or stop in.

✓ **Fort Financial Credit Union wishes all of our members and their families a happy and prosperous new year.**

New commitments for businesses



FFCU Steps Up Their Fundraising Efforts in 2008

Join FFCU in Feeding America

Annual meeting update

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www.fortfinancialcu.org

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Financial Front

WINTER 2008

FORT FINANCIAL CREDIT UNION

NEW DELIVERY EXPECTED IN MARION



LOOK OUT FOR OUR NEWEST FULL-SERVICE BRANCH COMING IN 2009 WITH EXTENDED HOURS & OPEN 7 DAYS A WEEK!

FFCU is proud to announce the opening of a new branch. This branch will be conveniently open evenings, weekends and holidays at the new Meijer store on South Western Avenue in Marion, IN.

FFCU will soon be closing its doors at 2302 W. 7th Street in Marion, IN.

We look forward to serving you in our new branch location.

GM OFFERS EXTRA SAVINGS TO CREDIT UNION MEMBERS!

All current and new credit union members will receive the GM Supplier Discount plus an additional \$250 bonus cash* on most new GM vehicles. And, when you get prequalified for a vehicle loan at your credit union, you'll save even more with the low rates credit unions offer on auto loans.

Everyone can take advantage of the Credit Union Member Discount from GM, simply by joining a credit union. And when you do, you'll find out what 90 million

Americans already know, that credit unions offer better rates on savings and loan products, lower fees, great customer service, and federal deposit insurance.

Credit unions have great interest rates on vehicle loans, sometimes up to 1.5% lower than other financial institutions.

Before you start shopping for that new car, stop by your local credit union to get pre-qualified for a low rate loan. A better interest rate on your new car means more car

for your money and more money in your pocket, where it belongs.

Visit our website for more information at www.fortfinancialcu.org and click on Special Offers.

15,250 Bonus Cash is valid on most GM vehicles. Roadway restrictions apply. Take usual delivery by 11:59 PM. See dealer for details.



Save Time and Money on Tax Preparation with TurboTax or Jackson Hewitt! See inside for details.

FFCU Steps Up Their Fundraising Efforts in 2008

A Year to Remember

The historic year began with the Federal Reserve slashing interest rates, the global financial markets plunging, followed by unemployment rates reaching their highest levels in five years. In a year riddled with national economic problems, FFCU continued with their fundraising efforts to help those struck by tragedy and those less fortunate.

Fort Financial CU employees and members took extra steps this year to bring the spirit of the season to many charity organizations and families.

The Corporate office held monthly benefits such as, selling baked goods, crafts, soda on Fridays, and car washes. FFCU also held a silent auction at their annual employee holiday party in December, where local

vendors donated items/services with all proceeds benefitting families adopted from the Cancer Services of Northeast Indiana. At least one member of these families has some form of cancer. In all, they raised over \$3,330 to help 3 families adopted. In addition to fulfilling their wish lists, they were able to purchase gift certificates for groceries and other necessities.

Several branches participated in community events in their areas. The Morganton, NC branch volunteered with the Burke United Methodist Christian Ministries' Soup Kitchen to help feed the homeless and hungry.

FFCU also made efforts to help alleviate area food banks that were hit hard this year. Collecting monetary and canned good donations, FFCU raised \$7,000 to help the Associated Churches Food Bank.

SEG SPOTLIGHT Pine Ridge Racquet & Fitness Club

Last month, we asked Lesley Douglass and Lynette Maley of Pine Ridge Racquet & Fitness Club (Fort Wayne, IN) how the relationship with FFCU was benefitting the club.

What products or services offered by FFCU helps your company and employees the most?

We have so many young employees here, so the 7 day a week banking and free ATM's help them to access their money quickly without getting charged anything extra.

Have you and your employees taken advantage of the shared branch and FREE ATM Network? Yes, the shared branch allows our employees to be anywhere and get

access to their money quickly. The free ATM Network allows them to save their own money for their purchases versus being penalized for using another company's ATM.

By becoming a SEG with FFCU, how has the relationship benefitted your company?

We love the opportunities they give our employees as well as the wonderful business to business relationship we have with them. They help us to reach out to their mass amount of members and their families with information about our company.

Pine Ridge is offering to all members of FFCU and their families corporate rates to our facility! This also

includes no initiation, free childcare to all fitness and combo membership members, and free fitness classes to fitness and combo membership members. Please, just bring in something to show you are affiliated with FFCU and you qualify. Come in and try the facility out for 3 days free!

See Member Services for details.



RATES

Auto & Mortgage

Call Toll Free: 1-800-514-0090 or visit www.mimortgage.com

Term	Rate
0-60 mo	5.64 APR
61-72 mo	5.90 APR
72-84 mo	6.95 APR
0-60 mo	6.49 APR
61-72 mo	6.75 APR
1-60 mo/0-72 mo	6.99/8.99 APR
0-36 mo	11.90 APR
Certificate of Deposit	APY**
7 day	.25 APY
90 day	1.90 APY
6 mo	1.95 APY
9 mo	2.00 APY
12 mo	2.65 APY
18 mo	2.75 APY
24 mo	2.90 APY
30 mo	3.00 APY
36 mo	3.25 APY
48 mo	3.50 APY
60 mo	3.70 APY

*APR (Annual Percentage Rate) Rate of interest depends on approval of credit and selection.
 **APY (Annual Percentage Yield) Contact a credit union representative for more information about fees and terms that may apply.
 *Some restrictions apply.
 †Rate subject to change without notice.



Welcome Aboard New Select Employee Groups

Fort Financial would like to welcome 5 new companies into our membership:

1. Pine Ridge Racquet & Fitness Club - Fort Wayne, IN
2. Sentry Insurance - Fort Wayne, IN
3. American Cancer Society - Fort Wayne, IN
4. Midas Muffler - Angola, IN
5. Teren Enterprise - Wolcottville, IN

Do you know of a business/organization which may be eligible for all the great Fort Financial membership benefits you already enjoy? Contact Brian Conroy, Business Development Officer at 800-837-3242, ext. 3104 or 260-433-3104.

Save Time and Money on Tax Preparation with TurboTax or Jackson Hewitt!

The number one rated tax center and value placed on offer tax members including tax preparation services.



You'll find out just how untaxing your taxes can be when you file your simple federal return with TurboTax Federal Free Edition.

- Prepare, print and file your simple federal return for FREE.
- Maximum Refund you deserve.
- Audit Support Center download included.
- Help & Advice available online. With answers to your questions 24/7.
- Fast Refund in as few as 8 days when you efile and use direct deposit.

Make tough times a little easier. TurboTax is the uncomplicated, unexpensive, untaxing way to get your taxes done. Fast, easy and free. With the security of knowing you'll get the MAXIMUM REFUND you deserve.



Save \$25.00

Relax and let a Local Jackson Hewitt tax professional handle your taxes. Preparing your own taxes can be a complicated and confusing process. At Jackson Hewitt Tax Service, you'll find trained tax preparers who understand your income tax situation. The preparers will address your concerns and answer all of your tax questions with professional, friendly service. Visit the credit union website to print your \$25.00 discount coupon. Whether you prefer to self-prepare online or work with a tax professional, we have a solution for you. To get started today, visit the credit union website or call 1-800-613-4406.

Check out our website for full details at www.fortfinancialcu.org. Click on Products, and then go to Turbo Tax for full details on both of these leading services.

Check out our auto loan rates starting at

5.64% APR

Rates subject to change and credit approval.

Fort Financial Credit Union. In a location close to wherever you are.

- Corporate Office**
3102 Spring Street, Fort Wayne, IN 46808
260-432-1561; ATM Available
- Fort Wayne Meljer - NE**
10301 SR 37 / Maysville Rd., Fort Wayne, IN 46835
260-969-0805; ATM Available
Open: Breakfasts and Weekends
- Fort Wayne Meljer - NW**
6309 Lima Rd., Fort Wayne, IN 46818
260-497-8682; ATM Available
Open: Breakfasts and Weekends
- Fort Wayne Meljer - SW**
5909 Illinois Rd., Fort Wayne, IN 46804
260-459-1898; ATM Available
Open: Breakfasts and Weekends
- Marion Meljer - COMING SOON!**

- Angola Office**
603 Hancock Rd., Angola, IN 46703
260-665-7466; ATM Available
- Auburn Office**
1302 S. Grand St., Auburn, IN 46706
260-925-3756; ATM Available
- Churubusco Office**
702 State Rd. 205, Churubusco, IN 46723
260-693-6394; ATM Available
- Syracuse Office**
1401 S. Hamilton, Syracuse, IN 46567
574-457-6140
- Marion Office**
2302 W. 7th St., Marion, IN 46953
765-662-7966

- Condit Office**
1808 S. Feltz Dr., Condit, MS 38834
662-287-8814; ATM Available
- Morganton Office**
121 Williams Mill Rd., Morganton, NC 28655
828-433-9386; ATM Available
- Gastonia Office**
1475 New Hope Rd., Gastonia, NC 28054
704-854-4892; ATM Available



ATTENTION

MEMBERS WITH NET DIRECT DEPOSIT

AS OF DECEMBER 1, 2008, ANY NEW NET DIRECT DEPOSIT CHECK ORDER OR REORDER WILL AUTOMATICALLY BE SENT THE WALLET (NO CARBON) DESIGN STYLE - INSTEAD OF THE DUPLICATE DESIGN.

THE DUPLICATE STYLE WILL BE AVAILABLE UPON REQUEST AND AT A NOMINAL FEE.

MEMBERS WHO QUALIFY BY HAVING NET DIRECT DEPOSIT WILL RECEIVE 2 FREE BOXES OF CHECKS ANNUALLY WITH THE SELECT FFCU DESIGN.