

# CROSSROADS

FINANCIAL FEDERAL CREDIT UNION

## Mission Statement—

To meet the needs of our members with quality services at affordable prices while safeguarding the assets of the Credit Union.

## Congratulations 2010 Graduates

Congratulations to all area graduates. If you're a LifeSaver Club Member, remember to show us your diploma and you'll receive a gift from CrossRoads Financial FCU!

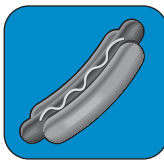
## Congratulations to all area graduates!



## Scholarship Award

Congratulations to Melissa Rohrer, recipient of the second annual CrossRoads Financial Federal CU scholarship. Miss Rohrer is a graduate of Jay County High School and will be studying Respiratory Therapy. This scholarship is awarded to a LifeSaver Club Member in recognition of academic excellence 10191 and community involvement.

## Join the Member Appreciation Celebration in July!



### Cookout July 9, 15 & 16

Visit our Winchester office where we'll be grilling hotdogs on Friday, July 9th from 11 a.m.- 2 p.m. STAR 98.3 will be there with a special remote broadcast and will draw the winner's name for Chicago Concert Tickets as part of their Summer Concert Series. Visit us in Dunkirk on Thursday, July 15, from 12 p.m. - 3 p.m. and again in Portland on Friday, July 16, from 11 a.m. - 2 p.m. Tell your family and friends and enjoy a free lunch in July!



### CrossRoads Night at the Portland Rockets July 14

You're invited to the 7 pm home game of the Portland Rockets vs. The Decatur Dirty Birds for an evening sponsored by CrossRoads. Bring your kids - they'll enjoy games and prizes during the evening. Stop by our table on Wednesday at Runkle-Miller Field in Portland for your free drink ticket. Bring a non-perishable item for the food bank 18832 and register to win a portable table-top grill. Take a seat on the bleachers or bring your lawn chair and enjoy the fun on CrossRoads Night!



BE A  
MILLIONAIRE  
FOR A DAY!

### Youth Savings July 1 - July 31 LifeSaver Club Members Win in July!

**Millionaire For A Day Age 7 - 15** Want to be a Millionaire? Submit an Essay of 200 words or less on "What Would I Do With a Million Dollars?"

The new Millionaire For a Day will be announced on August 6, 2010.

One million dollars will be deposited into your account for one day and your picture taken with CrossRoads President, Janet Bantz. Our Millionaire Winner will keep the dividends earned for their special day. **Deposit to Win Age 1 - 6** Deposit and receive a coloring book and register to win a digital coin bank. **Deposit to Win Age 16 - 18** Deposit and register to win a Movie. Winner's choice of "The Blind Side" or "Avatar". (Winners announced August 6, 2010)

What Would You Do With a Million Dollars?

## Holiday Closings

Monday, July 5th, for Independence Day  
Monday, September 6th, for Labor Day  
Monday, October 11th, for Columbus Day



Four lucky members may find their account number hidden in this newsletter. If you see your account number, call 260/726-2142, ext. 31 to claim your money!

Hide & Seek  
Win \$25!

Deadline for callers is July 31, 2010.

SUMMER  
2010

# Keeping Your Accounts Safe and Secure at CrossRoads!

Our auditors are conducting a verification of member accounts in connection with the annual audit. Please review your account statement carefully, and report any differences immediately to:

## Whiting & Company LLC

PO Box 631 • Muncie, IN 47308

Your balances will be considered correct by Whiting unless they hear from you within the next 20 days.

## Let Your Home Work For You! Low 3.25% Variable APR\*

### Do you have plans?

- Home Improvement
- New Car
- Bill Consolidation
- Vacation
- College



Call Paula or Susie at 260/726-2142, Sandy at 765/768-6554 or Judy at 765/584-7200 to check out our home equity loans with no closing costs. Annual Percentage Rate (APR) effective as of June 1, 2010. Variable rate changes with Prime Rate.



## We Want to Know Your Story

Members are our most valuable asset, and we value your opinion. Please take a moment to share your credit union experience with us.

### Here are some ideas for you:

- What you value most in your credit union membership?
- Why you refer others to CrossRoads?
- About your best credit union experience.

Send your comments to P.O. Box 806, Portland, IN 47371 or email them to [askus@crossroadsfcu.org](mailto:askus@crossroadsfcu.org). Please tell us if we may use your comments in our newsletter or website. You'll receive \$25 if we use your story in a publication or on our website. We look forward to hearing from you and thank you for sharing your story.

## Protect Yourself from Debit Card Fraud

Love your debit card? Keep in mind that as consumers use it more, thieves are also inventing new ways to steal our account information. Take steps to protect yourself:

- **Watch for suspicious devices at restaurants and gas stations, where skimming crimes often occur**
- **Watch for signs of ATM tampering---loose connections, tape or loose wires**
- **Stand close to machines as you're entering your PIN to protect yourself from hidden cameras**
- **Never let anyone enter your PIN for you**
- **Review your statements carefully for unauthorized charges.**
- **Close compromised accounts immediately and change PINs.**

If you discover or suspect fraud, call us at 260-726-2142 to report it immediately. Your liability is limited to \$50 per card if you report it within two business days. Your liability jumps to \$500 if you report losses after two business days. Any loss reported more than 60 days after you receive a statement that includes an unauthorized charge is not valid. You'll have more protection when you use your card as credit and sign your name than when you use it as debit with your PIN.



**MAIN OFFICE**  
PO Box 806, 1102 W. Votaw  
Portland, IN 47371

260-726-2142  
Mon - Thurs., 8:00 am - 4:30 pm  
Friday, 7:30 am - 5:00 pm  
Saturday, 8:00 am - 12:00 pm

**DUNKIRK OFFICE**  
18919 N. State Rd. 167  
Dunkirk, IN 47336

765-768-6554  
Mon - Thurs., 8:30 am - 5:00 pm  
Friday, 8:30 am - 5:30 pm  
Saturday, 8:00 am - 12:00 pm

**PORTLAND BRANCH**  
PO Box 806, 905 N. Meridian St.  
Portland, IN 47371

260-729-5100  
Mon - Friday, 12:00 pm - 8:00 pm  
Saturday, 12:00 pm - 4:00 pm

**WINCHESTER OFFICE**  
151 N. Middle School Rd.  
Winchester, IN 47394

765-584-7200  
Mon - Thurs., 8:00 am - 5 pm  
Friday, 8:00 am - 6 pm  
Saturday, 8:00 am - 12 pm

E-MAIL ADDRESS  
[askus@crossroadsfcu.org](mailto:askus@crossroadsfcu.org)

WEB ADDRESS  
[www.crossroadsfcu.org](http://www.crossroadsfcu.org)

PERFECT TELLER  
[www.crossroadsfcu.org](http://www.crossroadsfcu.org)

NCUA

VISA & 24-HOUR LINE 1-800-289-5939 • SYBIL (24 hr teller) 260-729-5072 • 1-888-729-5072