



[www.forwardfinancialcu.com](http://www.forwardfinancialcu.com)

Winter 2024



### Moving *forward* with you in 2024

2023 was an exciting year as we celebrated Forward Financial Credit Union's 75<sup>th</sup> Anniversary.

The credit union also had two key credit union family members retire; Denise Sauld with 47 years and Brenda Swanson with 42 years. Their experience and dedication will be used as an example as we move forward with you.

I would like to share a few online banking safety tips since the majority of banking is done online.

1. **Password protect your phone, tablet, computer**

Password protect your devices when not in use to prevent unauthorized access and to protect yourself in case your device is lost or stolen.

2. **Don't provide personal or account information unless you initiate contact**

Financial institutions should not ask for you to supply personal information, such as your social security or account numbers, via text or email.

3. **Avoid banking on public WIFI**

Public WIFI isn't necessarily secure. Avoid doing online banking on public WIFI networks. Save that for a secure network at home.

4. **Don't access your bank account from a shared computer**

Avoid accessing your bank account from a computer that is not yours or is a shared computer.

5. **Do Report Lost/stolen cards right away**

If your debit or credit card is lost or stolen, report it right away to your financial institution.

**Looking forward to another great year!**

Robert L. Whitens  
Vice President of Lending

# Moving Forward With You in 2024



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**DREAM BIG / LET US SEE IF WE CAN HELP**

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# **The 75<sup>th</sup> Annual Meeting of Forward Financial Credit Union**

## **NOMINATIONS!**

**Nominations for positions on our Board of Directors are now being accepted. Members interested in being a candidate for the Forward Financial Credit Union Board of Directors may inquire about director qualifications and responsibilities by contacting:**

**Tammy Young / President / CEO**

**P.O Box 48 Niagara WI.**

**Interested individuals must then file their intention and brief biography with the Nominating Committee no later than April 1, 2024. The election will be held**

**Thursday April 18, 2024.**

**at the credit union Annual Meeting**

**The future of your credit union lies with the willingness of its members to serve as its directors.**

## **Volunteers Make the Difference!**



**Forward Financial  
Credit Union 75<sup>th</sup>  
Annual Meeting**

**Thursday April 18<sup>th</sup> 2024**

**5:30pm meeting**

**Dinner to follow**

**Chicken & Spaghetti**

**Niagara Senior Center**

**NIAGARA, WI.**

# 75 Years

## Congratulations

### Forward Financial

### Credit Union



“People helping people”

Credit union philosophy