



# DISCOVERY

A Quarterly Newsletter - April 2016

## Quest Expansion Announcement

Quest Federal Credit Union is proud to officially announce our expansion into Wyandot County as we prepare to build a branch in Upper Sandusky, OH. CEO Matthew Jennings and Board President Dick Wilcox both spoke about the plans to expand Quest into Wyandot County, our newest chartered county. "Design plans have been approved by the board and we are currently accepting bids. Once we have those bids returned, and as long as they are on budget; we will be breaking ground this Spring", said Jennings.

Quest Federal Credit Union is partnering with LaMacchia Group, LLC, a national comprehensive consulting and design-build firm headquartered in Milwaukee, WI. LaMacchia Group is handling the design and project management of the new branch building and we are excited to bring a state of the art branch experience to members and the residents of Upper Sandusky and greater Wyandot County. Look for announcements on our website and social media channels for ground-breaking and progress updates as we work toward the new branch.



Rendering of branch exterior & interior.

## RATES

### Money Markets

Basic	\$500 - \$10,000	0.45%
Bronze	\$10,001 - \$50,000	0.47%
Silver	\$50,001 - \$100,000	0.50%
Gold	\$100,001 - \$150,000	0.53%
Platinum	\$150,000+	0.55%
Regular Share		0.20%
Variable IRA		0.40%

\* Rates subject to change without notice

### In this issue:

Quest Expansion	p. 1
Annual Meeting Recap	p. 2
Online Bill Pay Changes	p. 3
HSA Debit Cards Coming	p. 3
EMV Cards Coming Soon	p. 3
Amusement Park Tickets	p. 3
Fraud Prevention	p. 3
Unload Fee Changes	p. 4
Apple Pay	p. 4

# Annual Meeting Recap

Quest Federal Credit Union recently held the 2016 Annual Meeting at the Plaza Inn of Mt. Victory Ohio on Saturday, March 19, 2016.

The Annual Meeting is open to all shareholders of Quest Federal Credit Union and is an opportunity for member/owners to hear from the Board of Directors, Richard "Dick" Wilcox, and Quest CEO, Matthew Jennings; in addition, the Annual Meeting allows membership to hear about the election results for Board of Directors and Credit Committee positions. The Annual Meeting was called to order following breakfast, served by The Plaza Inn staff. During the Annual Meeting, Dick Wilcox gave his remarks about the successes of 2015. Matthew Jennings, CEO, also delivered remarks about the previous years business, goals for 2016, and presented awards to a number of employees & board members. The following employees/board members were presented with Service Awards & Quest Leadership Graduate certificates.

## Service Award Recipients

- Emily Brown, MSS – 5 years
- Jordan Henry, MSR – 5 years
- Crystal Linville, MSR – 5 years
- Sarah Wirbel, Board Member – 10 years
- Shannon Allmon, VP of AG\*Quest Lending – 15 years
- Beth DeLong, MSS – 15 years
- Jennifer Nelson, VP of Consumer Lending – 20 years
- Richard "Dick" Wilcox, Board President – 20 years
- John "Pete" Gunn, Credit Committee – 35 years

## Quest Leadership Graduates

- Nikki Haushalter, Board Member
- Sarah Wirbel, Board Member
- Angela Newland, Collections Manager
- Krane Stahler, Sr. AVP of Lending

## Elected Board & Committee

- Jacqueline Brown, Board Member
- Terry Minter, Board Member
- Sarah Wirbel, Board Member
- Camella Hemmerly, Credit Committee

Thank you to all the member/owners who were present and congratulations to all Quest staff and board members who received service awards and completed the Quest Leadership program. If you were unable to attend, extra copies of the Annual Report are available at branches and for download.

Link: <http://questfcu.com/2016/03/21/2016-annual-meeting-recap/>



# NEWS & NOTES

## ***It's Me 247 Online Bill Pay Changes***

Quest Federal Credit Union recently underwent improvements to our online Bill Pay system, powered by Payveris. Some of the changes and improvements to the system include:

- Full integration within online banking
- Full mobile functionality for your phone or tablet
- Ability to configure email alerts
- Real-time access to checking account balance
- Reminders if balance isn't sufficient to pay bills
- A more intuitive, user-friendly experience

For more information, check out the following page on our website.

<http://questfcu.com/member-services/bill-pay/>

## ***EMV Cards Coming Soon***

Quest will begin issuing EMV chip cards to our members with debit and credit cards.

EMV stands for Europay, MasterCard, and Visa, and is a standard for inter-operation of chip cards for point-of-sale and ATM devices.

The EMV chip cards provide increased security over standard magnetic strip card. Many retailers have already switched their terminals over to accept the new EMV chip cards. With the new EMV chip cards, Quest members can be assured that they are being protected with the highest security options available.

## ***Amusement Park Tickets***

As we approach the warmer months, Quest Federal Credit Union would like to remind members that we will again have amusement park tickets available to purchase at a discount.

Tickets will be available for purchase at all branches for the following parks.

- Columbus Zoo
- Zoombezi Bay
- Cedar Point
- King's Island

## ***HSA Debit Cards Coming!***

Quest is pleased to announce that debit cards will be soon be available for our member/owners with HSA accounts.

We know that the cards have been a long time coming for our HSA members and as soon as they are ready, you may ask for one at any branch.

If you don't have an HSA with us, but would like to open one, please ask an MSR on your next visit to get all the details and eligibility requirements.

## ***FRAUD PREVENTION***

Quest Federal Credit Union is committed to the protection of your personal, sensitive, and confidential information. You should be too!

We have many resources available online through our website that will help to inform and assist members in the prevention of fraud and protection of your Personally Identifiable Financial Information (PIFI for short!).

Check out those resources here:

<http://questfcu.com/member-services/fraud-prevention/>

Here are some helpful reminders:

- Never give your PIFI to anyone calling or emailing you without verifying the legitimacy of the request.
- Quest and its employees will never ask you directly for your information, as your financial institution we already have this information!
- Protect yourself online! Apply all security patches and software updates on your computer, smartphone, and tablet.
- When shopping online or accessing personal information, always look to see that you're using a secure connection. You can tell as the URL should begin with **HTTPS://**

### **LOST OR STOLEN CARDS?**

To report your Debit/ATM or Credit Card lost or stolen, you can call any of the branch offices during regular business hours.

If you need to report a card lost or stolen after hours:

- **Debit/ATM Cards: 1-800-543-5073**
- **Visa Credit Cards: 1-800-453-4270**

# SPRING INTO ACTION

Let your home's equity work for you!

Quest offers HELOCs with:

- NO closing costs\*
- NO appraisal fees\*

**WIN A PATIO SET!**  
Close a HELOC 4/1/16 thru 6/17/16 to be entered.

\*Qualified borrowers only; membership eligibility required.



With a fixed rate as low as 5.99%\*, the Quest VISA card has your name on it!

**Apply online today!**

\*Qualified borrowers only; rates from 5.99% to 11.9% membership eligibility required.



## Unload Fees

A change in the fee schedule will be coming into effect beginning May 1, 2016.

For Reloadable Cards issued at Quest Federal Credit Union, the unload fee will be increased to \$10.00 per unload.

Please make note of this change as it will be in effect beginning May 1, 2016.

## Apple Pay

Quest Federal Credit Union now offers members with VISA debit and credit cards the ability to add your card to the Apple Wallet. Register your card(s) today and begin using Apple Pay for all your purchases. For more info: <http://www.questfcu.com/apple-pay>



### LOCATIONS:

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

