



# DISCOVERY

A Quarterly Newsletter - April 2018

## From the CEO!

Hello, I'm Matthew Jennings, Chief Executive Officer here at Quest Federal Credit Union. The 2018 Annual Meeting was recently held and we had a great turnout at the Plaza Inn of Mt. Victory where we shared news and notes related to the achievements and successes of 2017. In addition, we recognized many award winners and new employees.

In 2017, following the opening of our Upper Sandusky branch in late 2016, Quest Federal Credit Union operated 5 full-time, fully-staffed branches in Hardin, Logan, and Wyandot counties. As an owner, you will be happy to know that Quest has performed at a high level on our audit reports for many years and due to our Wyandot county expansion, net income was lower than in 2016 but our positive growth trends continued in 2017. As the year progressed, we planned for tremendous improvement in net income and that goal was realized. Due to sustained growth in areas of membership and lending, our financial performance is very stable and solid. We thank our member-owners for their patronage and support, without you, this is not possible!

We continue to strive for excellence in both the physical and digital worlds, in terms of member service expectations and quality of services provided. With our ever-growing and evolving stable of digital services including electronic loan closings, mobile app with biometric login ability, Pocket2Pocket, mobile check deposit, SecurLOCK Equip card control, and much more, we aim to provide branch-based services to our members on the go!

You can view the full 2018 Annual Report online, just head to <https://www.questfcu.com> and search for "2018 Annual Meeting Recap".

In closing, we thank you for your interest in Quest and we welcome your comments and ideas. The Board of Directors or any of the Executive Management Team consisting of myself, Tammy Sherman, Sherrill Titus, Paige Wallace, Andrea Good or Brian Sprang are always accessible and ready to listen.

Respectfully,  
Matthew T. Jennings, CEO

## 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

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# Annual Meeting Recap

Quest Federal Credit Union recently held the 2018 Annual Meeting at the Plaza Inn of Mt. Victory Ohio on Saturday, March 17, 2018.

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 2016. Matthew Jennings, CEO, also delivered remarks about the previous years business, goals for 2017, 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

- Patty King, VP Branch Operations - Ada -- 5 years
- Krane Stahler, VP Consumer Lending -- 5 years
- Cam Hemmerly, Credit Committee -- 5 years
- Nikki Haushalter, Board Member -- 5 years
- David Sturgeon, Credit Committee -- 15 years
- Tobi Collins, VP Branch Operations - Bellefontaine -- 20 years
- Deb Preston, MSR -- 20 years
- Ron Rogers, Board Member -- 20 years
- James Ramage, Board Member -- 25 years
- Jeff Beach, Board Member, Security Officer -- 30 years
- Sherrill Titus, Chief Accounting Officer -- 30 years

## Elected Board & Committee

- Richard Wilcox, Board Member
- James Ramage, Board Member
- Nikki Haushalter, Board Member
- John Gunn, 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: <https://questfcu.com/2018/04/13/2018-annual-meeting-recap/>



# NEWS & NOTES

## Evergreen Information

Quest Federal Credit Union would like to take a moment to remind member-owners of the importance of several items, found below.

Fraud knows no season. Member/owners should be ever vigilant and aware that “fraudsters” will attempt to take every advantage against the unsuspecting in an effort to defraud. Any phone calls that appear to be from Quest FCU should be treated very carefully. A form of telephone fraud, caller ID spoofing, uses a basic and readily available technology to make any phone call appear to be from any legitimate business. During these calls, the caller uses intimidation and scare tactics to make you feel like you are under some legal obligation to immediately act. Quest Federal Credit Union does not make threatening phone calls to members/non-members to intimidate and threaten you into action.

Quest will not request your personal information, we already have it as your financial institution. **DO NOT PROVIDE ACCOUNT INFORMATION** over the phone, if you have concerns about your account(s), call us!

## SECURITY CONTROLS

*Did you know???*

When conducting transactions in person, over the phone, or through our drive thru lanes, you can enable a “secret word” that can act as your in person password. This is a security control to help you protect your money!

*Did you know part two???*

We can store a copy of your drivers license or state issued identification in our member records file to ensure that when a member service representative is conducting business with you in person, your identity can be validated to ensure your protection!

## GOING SOMEWHERE?

Whether it's for pleasure or business, be sure to let us know so we can ensure your travels are hassle free! We can let our fraud department flag your Quest debit and credit cards for travel to make sure you have the ability to use your cards without trouble, anywhere you are!

When you travel, especially when on vacation, your purchases can raise red flags for our fraud department! When you travel, you should always let us know, by calling any of our branch locations, and letting us know that you're going out of town. We can then update your information and let the fraud department know that you'll be making purchases away from home.

## 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 it's 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**



**The Online Answer to Safe Deposit Boxes**

My Virtual StrongBox is the perfect blend of online convenience and safe deposit security. Your customers get as much space as they need to save all their important documents - wills, mortgages, tax documents, and much, much more. Available now for banks, credit unions, wealth management firms and insurers.

**Learn More**



everyday.

## Secure File Storage/Transfer

Did you know that Quest offers all member/owners the ability to securely store and transfer digital files through the My Virtual StrongBox feature inside It's Me 247 Online Banking? Log in to online banking today to setup your secure online answer to safe deposit boxes - My Virtual StrongBox.

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.



Bubbles

&  
Budgets



## Money Desktop

Quest Federal Credit Union provides all member/owners with the free, personal financial management tool, MONEY DESKTOP, to help everyone achieve financial success! Log on to It's Me 247 Online Banking to get started with Money Desktop today!



extraordinary.

## Stay Updated!

Looking to stay in-the-loop with all of the current news, events, account options, and account features that Quest Federal Credit Union has to offer?

- Make sure you've updated your account information including your email address -- next time you stop in, have an MSR update your email address on file
- Bookmark our website in your browser, go to <https://questfcu.com>
- Follow us & like our page on Facebook, Twitter, Instagram, and Linked In if you're into the social media thing! ;)



### LOCATIONS:

<b>Kenton:</b>	<b>12837 US Highway 68</b>	<b>(419) 674-4998</b>
	<b>101 Jacob Parrot Blvd.</b>	<b>(419) 675-2322</b>
<b>Ada:</b>	<b>232 N. Main St.</b>	<b>(419) 634-0031</b>
<b>Bellefontaine:</b>	<b>900 East Sandusky St.</b>	<b>(937) 599-1321</b>
<b>Upper Sandusky:</b>	<b>1725 E. Wyandot Ave.</b>	<b>(419) 835-1101</b>

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

