



DISCOVERY

A Quarterly Newsletter - August 2017

From the CEO!

Hello, my name is Matt Jennings and I am the CEO of Quest Federal Credit Union.

I wanted to take a moment and update our owners on our progress and financial position as we round out the second quarter and hit our growth goals for mid-year.

2017 has been an exciting time for the Board and Staff at Quest. As you all know, we expanded to Upper Sandusky and Wyandot County last year and now we are focused on growing our new branch in a safe and sound manner and providing outstanding member owner service. Any expansion is a busy and hectic time and our mantra for 2017 has been "no new stuff!" That's not to say that we are not updating our technology and looking for the best products and services to offer our member owners, we are simply taking 2017 and settling into our footprint across our 3 communities and making sure that our service continues to be top notch. Financially we continue to perform very well with membership growing at an annualized rate of 3.57%, our ROA is doing very well at 0.60%, loan growth is steady at 3.57% annualized and our Net Worth or your ownership share in the credit union continues to remain constant at 9.25%. We couldn't ask for better results post-expansion and that is a testament to the loyalty of our owners and the acceptance of our new owners and credit union family members in Wyandot County.

This is one of my favorite times of year and you may ask why? Simple answer, its Fair Season! Like everyone in our 3 communities, the fair is an opportunity reconnect with friends you haven't seen in a while, to enjoy great food and watch our young people excel with their exhibits and projects. I love it! Our VP of Branch Operations in Bellefontaine, Tobi Collins attended the Junior Livestock Sale for the Logan County fair (continued on pg 2)

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:

From the CEO	p. 1
Quest FCU - An App for That!	p. 2
Skip-A-Pay!	p. 3
Quest Text	p. 3
SecurLOCK Equip	p. 4
Mobile Wallet	p. 4
My Virtual StrongBox	p. 4
Money Desktop	p. 4
Stay Updated!	p. 4

From the CEO!

(continued from pg 1)

held in mid-July and we were pleased to support the sale and help a large number of young kids be rewarded for their hard work. We see these young people bring their fair checks to the credit union and excitedly deposit the funds to assist with their first car, to buy their next project or to offset college expenses, it's a pleasure to help these kids and watch them make good on the promise they hold for all of us. I invite you to come out and enjoy the Hardin County Fair (September 5th – 10th) and the Wyandot County Fair (September 12th – 17th) and visit our booth to enjoy peanuts and enter to win a great prize! I have included links below so you can check out the websites and schedule of events.

<https://hardincountyfair.org/>

<http://www.thewyandotcountyfair.com/>

One last reminder, school starts in a few days and please drive safe and be cautious around our schools and when you see a school bus. Kids are excited to see their friends, meet their new teachers and show off their new tennis shoes and sometimes are not watching for traffic, please help them out and drive safe for your sake and theirs!

In closing, I hope you and your families have a very Safe & Happy end of Summer and early Fall! I welcome any comments, suggestions or questions from our Owners. I can be reached by calling the Main Office or via email at mjennings@questfcu.com. Thank you for your loyal patronage to Quest and I challenge you to Explore the Possibilities!

Respectfully,

Matt Jennings

Chief Executive Officer
Quest Federal Credit Union

Quest FCU - An App for That!

Quest Federal Credit Union recently released a newly updated mobile app for our members, free to download; available for Android and Apple devices!

New feature!

With the release of the new app, new features are available for our members to take advantage of. The new app introduces **Mobile Deposit Cap-ture**, the ability to log in to your account via the app, and deposit checks directly to your account; no need to stop by a branch to make that deposit any longer!

Mobile Deposit is available for most members, there are no fees and no forms to fill out to start using Mobile Deposit. There is a simple registration process that takes place on your phone before you can deposit your checks, but it take just a press of a button to submit. We will review your request and approve you, usually within 24 hours or less.

Download the Quest FCU Mobile App today!





Summer SKIP-A-PAY, just in time for back-to-school!

For eligible member/owners, the summer Skip-A-Pay is an option to skip one loan payment and put that extra money toward back-to-school shopping, a last minute getaway, or just save it until you need it.

With Skip-A-Pay, eligible loan payments may be skipped. Participation in the Skip-A-Pay program is allowed one (1) time annually, for each qualifying loan product. Eligible members can choose to skip a payment in person by requesting the skip with a Member Service Representative (MSR) or online, through the It's Me 247 online banking platform. When skipped, a loan product's maturity date and calculated interest payment for the next scheduled payment will be automatically updated and maintained in the system.

Eligibility is determined by the type of loan (real estate, VISA card payments, AG*Quest, and HELOC payments cannot be skipped), as well as qualifying factors such as credit score, date of loan origination, and past Skip-A-Pay program participation. For more information, check out:

<https://questfcu.com/2017/07/01/summer-skip-pay-back/>



Have you ever needed to get in contact with us here at the credit union but you'd prefer to send us a quick text, rather than wait on the phone? Well... now you can!!!

Simply send text us at 800-333-9571 and we'll answer your questions during business hours! Our member service representatives will be watching for your messages!

For loan or collections related questions, you can also send us a message to **419-675-2442** to have your loan or collections-related questions answered by a loan officer or our collections manager, Angela Newland! Text us today!



SecurLOCK™ Equip is a card control app that offers Quest Federal Credit Union members the ultimate in security for your Quest debit and credit cards!

Convenience and security at your fingertips! With the SecurLOCK Equip app, you can easily switch your cards on and off for time-based limits or full stop, set spending limits, set location-based controls, set merchant-type controls, and more. The application is **free** and the app can manage all of your Quest Federal Credit Union credit and debit cards!

<https://questfcu.com/member-services/securl-lock-equip/>

Features and options include:

- Instant On/Off Switch
- Control Preferences
- Location Controls
- Merchant Controls
- Transaction Controls
- Spending Controls
- Customized Alert Options
- Transaction History
- Self-Service & Free!

Available now from your app store, available for both Android and Apple devices! Download today!



Whether you're Team Android or Team Apple, Quest Federal Credit Union offers mobile/digital wallet options for all smartphone users with contactless payment options.

Safe. Simple. Secure.



Our Quest VISA Credit and Debit cards offer member/owners the ability to link your Quest VISA debit and credit cards with Apple Pay™, Samsung Pay™, and Android Pay™. To get started, make sure you have your Quest VISA debit or credit handy and then find your mobile wallet app and link your card(s).

Good luck and congratulations to all of our member/owners who participated in the Logan County Fair or will be participating in the Ohio State Fair, Hardin County Fair, and/or Wyandot County Fair! Like our CEO said, it is Fair Season and we can't wait to see all of you out and about at the fairs across the area!



LOCATIONS:

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

www.questfcu.com

