



# DISCOVERY

A Quarterly Newsletter - January 2017

## ***Annual Meeting***

The Quest Federal Credit Union will hold its Annual Meeting on March 18th, 2017 at the Plaza Inn of Mt. Victory, Ohio at 9:00 a.m. Tickets are \$5.00 each and are available for purchase at all Quest Branch locations. Please join us!

## ***From the CEO, Matthew Jennings***

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 another fantastic year.

2016 was an exciting year with the recently completed expansion of our 5th branch in Upper Sandusky, with updated mobile and web banking services, agricultural and consumer lending growing at a steady pace and our membership surpassing 13,000. The Board of Directors and Management Team set a long list of goals for this year and I am happy to report that all of our operational and growth goals have been met and that is a testament to the great service provided by our staff and more importantly, the tremendous loyalty show to us by our member owners.

As we close out the year we look back and see the growth and prosperity that can only come from the support of our member owners, loan growth is at 8.91%, member/ownership growth is at 3.50%, we have a bottom line ROA of 0.74% and assets at \$103 million.

Stay tuned and I will keep you updated on our financial performance following the close of the 4th quarter and share several of our 2017 Strategic goals.

In closing, I hope you and your families had a very Safe & Happy Holiday Season and I wish you all the best in 2017! 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](mailto:mjennings@questfcu.com). Thank you for your loyal patronage to Quest and I challenge you to Explore the Possibilities!

## **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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# New Year's Financial Fitness

## Reach your goals with Quest Federal Credit Union

Resolutions. Goals. Challenges.

Looking to get physically fit in 2017? What about getting FINANCIALLY FIT?

Let Quest Federal Credit Union assist you in getting Financially Fit this year. Stop in at any Quest branch to speak with a member of our financial fitness team to help you with:

- Credit Score Restoration
- Budgeting
- Debt Management
- Financial Guidance

Schedule your meeting today, for FREE, and let us help you get 2017 started on the right foot!

**Reach your Financial Fitness goals with Quest!**



## Yahoo Data Breach!

ATTENTION MEMBER/OWNERS!

Yahoo recently announced another huge security breach that included usernames, email addresses, telephone numbers, birthdates, passwords hashes and security questions. If you have a Yahoo.com email, go to the link below to read about a few steps you should be taking to better protect your online identity.

<https://www.yahoo.com/tech/1-billion-user-yahoo-breach-143800752.html>

## Tax Time Tips

A few tax time notes to help our member/owners!

1. **1099-INT - Forms for the 2016 Tax Year have been updated and are available through online banking and on your December 2016 statement.**
2. **Tax Time Fraud! - Be vigilant against potential fraudsters this tax season. Be aware that the IRS does not initiate contact with taxpayers by email, text message, or social media channels to request personal information. In addition, the IRS does not threaten tax payers with law suits. For more details go to: <https://www.irs.gov/uac/tax-scams-consumer-alerts>**



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

