



DISCOVERY

A Quarterly Newsletter - October 2018

Thanks and Congratulations!

Quest Federal Credit Union is announcing the retirement of Jacqueline (Jackie) Brown from the Board of Directors after 21 years of service as board secretary.

Jackie worked in the office at Rockwell International from 1971-2001. She stepped onto the board of the then Kenton Rockwell Standard Federal Credit Union in 1997 that became Quest Federal Credit Union in 2010.

Jackie has a son, Lance (Chris) and two grandchildren, Dillon and Falyn.

The Board of Directors and staff genuinely thank Jackie for her years of hard work and dedication to our Credit Union and wish her all the best.



**CONGRATULATIONS
JACKIE AND
THANK YOU FOR
YOUR SERVICE TO
OUR
MEMBER-OWNERS
THROUGHOUT THE
YEARS!!**

RATES



Money Markets

Basic	\$500 - \$10,000	0.47%
Bronze	\$10,001 - \$50,000	0.49%
Silver	\$50,001 - \$100,000	0.52%
Gold	\$100,001 - \$150,000	0.55%
Platinum	\$150,000+	0.57%
Regular Share		0.25%
Variable IRA		0.40%

* Rates subject to change without notice

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Congratulations

Board of Directors & Committee Appointments

Following the retirement of Jackie Brown, Quest Federal Credit Union is announcing two board appointments.

Karen Breidenbach has been appointed and will be moving to the Board of Directors from the Supervisory Committee. Karen has served as committee member for the past 6 years.

Tina Hiller has moved from the Strategic Development Committee to the Supervisory Committee. Tina has been involved with the SDC for the last 18 months.

Board President, Dick Wilcox stated, "We are excited to have such talented individuals moving up in our organization as we continue to grow and serve our communities & members."



Karen Breidenbach



Tina Hiller

Changes to Truth-In-Savings Agreement

Pursuant to the Controlled Substances Act, restricted transactions are prohibited from being processed through any account or business relationship with Quest Federal Credit Union. This includes any tier one marijuana related business. Tier one businesses are any business that manufactures, distributes, or dispenses marijuana and/or THC or CBD products.

A full copy of the Truth-In-Savings agreement can be obtained at any branch of Quest Federal Credit Union. Ask an MSR to print a copy if you would like to review.

NEWS & NOTES

Fair Giveaway Winners

Thank you to everyone who stopped our booths at the Hardin County and Wyandot County fairs in September. We love seeing and meeting our members, as well as the opportunity to speak with everyone and anyone who stops by. Quest gave away two wonderful industrial-style bar carts with a full complement of accessories to get the lucky winners started!

Winners selected at random were:

- Nancy Adams (Hardin County Fair)
- Mike Ralph (Wyandot County Fair)

Congratulations to you both, we hope you enjoy the bar carts! Cheers!



FAKE CHECK SCAMS

You've probably heard all about it, but scams involving fake or fraudulent checks being sent to unsuspecting victims with instructions to deposit and immediately withdraw funds to be sent back to the sender are on the rise and becoming more and more of an issue.

If something seems "too good to be true", it probably is. We have seen many, many attempts where unsuspecting individuals are sent checks with instructions to deposit and immediately withdraw a portion of the funds to be sent back or somewhere else. Please take a minute to read and share.

<https://www.cbsnews.com/.../fake-check-scams-an-exploding-ep.../>

Recommended reading: <https://www.bbb.org/avoidscams/>

As always, if you have a suspicion of being targeted for fraud, be sure to contact local law enforcement and/or contact Quest Federal Credit Union to report and ask questions, we are always here to help.



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**



Download the QUEST FCU mobile app today for your Android and Apple devices to take advantage of complete account access while on-the-go!

Member/owners can download the app from your app store and gain immediate access to your on-line account as well as transfer money, pay bills, review transactions, and perform mobile deposits from anywhere! **Recently updated to include biometric login options including facial, fingerprint, voice, and PIN based security.**

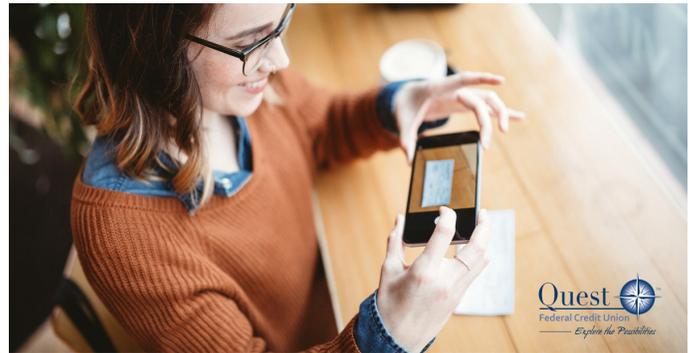
Mobile deposits require registration and an account in good standing; most members qualify for mobile deposit. For more information, go to:

<https://questfcu.com/rdc/>

Holiday Season - Almost!

The holidays are almost upon us, which is hard to believe! We would like to take a moment to remind members to review our upcoming holiday schedule.

- October 8 - Columbus Day
All offices closed
- November 22 - Thanksgiving Day
All offices closed
- December 24 - Christmas Eve (open 8a - 1p)
- December 25 - Christmas Day
All offices closed
- December 31 - New Year's Eve (open 8a - 1p)
- January 1 - New Year's Day
All offices closed



Call for Candidates!!!

Quest Federal Credit Union will hold its Annual Meeting on March 23rd, 2019 at the Hardin County Fairgrounds Community Building - Kenton, OH at 9:00 am. Any eligible voting member interested in petitioning for inclusion on the 2019 Ballot for Board of Directors or Credit Committee may request a petition packet in writing by contacting the Nominating Committee Chair in writing, no later than November 16, 2018. All petition packets must be returned in its entirety to the Nominating Committee Chair no later than December 17, 2018.

Quest Federal Credit Union
Attn: Nominating Committee Chair
12837 US Highway 68
Kenton, OH 43326

ADDENDUM – Call For Candidates (Election by Acclamation): Let this addendum serve as notice that per the bylaws of the Quest Federal Credit Union, if there is only one nomination for each board position opening and no candidate by petition, it will be determined that there is no contest by the Nominating and Supervisory Committee and no ballot will be mailed. Thank you, Quest Federal Credit Union



LOCATIONS:

Kenton:	12837 US Highway 68	(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