

# MemberConnect

Fall 2018 Edition



## CRANE CREDIT UNION RECOGNIZED BY FORBES AS ONE OF INDIANA'S BEST CREDIT UNIONS

Collaborating with analytics firm Statista, Forbes asked more than 25,000 consumers to rate credit unions on trustworthiness, digital services, financial advice, branch services, and general satisfaction. Forbes awarded the credit unions

who received the highest ratings with the title "Best-In-State".

"We are honored to be recognized by Forbes as one of the top credit unions in Indiana. It's a credit to the wonderful, dedicated staff that take care of our members every day," said Kevin Sparks, Crane Credit Union President and CEO.

124 banks and 145 credit unions across the country were named "Best-In-State". This represents only 2.5% of financial institutions nationwide. Crane Credit Union was one of three credit unions in Indiana recognized by Forbes.

**FOLLOW US ON  
FACEBOOK FOR  
EVENTS, NEWS,  
AND MORE:**

[facebook.com/cranecu](https://facebook.com/cranecu)



**A few photos from recent member and community events!**



## Statement of Financial Condition

as of 8/31/2018

Members.....	48,080
Total Loans.....	\$424,714,163
Total Shares.....	\$453,094,751
Total Assets.....	\$562,440,497

Federally Insured by the NCUA.

## PLANNING A TRIP? MAKE SURE YOU DO THIS FIRST.

If you're planning a trip there's an easy way to make sure that your Crane Credit Union debit card works no matter where you go.

The new Card Controls feature on our mobile banking app allows to notify the Credit Union of when and where you'll be traveling. This will ensure that your card continues to work even if you make some purchases that are outside your normal behavior or location.

With the Card Controls feature you can also turn on and off the ability for your debit card to be used. This helps prevent against fraud and unwanted purchases on your card.

Read more of our blogs  
at [www.cranecu.org](http://www.cranecu.org)

●●●● AT&T LTE 12:58 PM 96%

← Schedule New Travel

**Travel Period**

Start Date

End Date

**Destinations**

Add Country or US State  +

**Select Cards For Travel** All ☐

Consumer Debit  
\*\*\*\* 4313 ☐

Submit

## THE EASY WAY TO CALCULATE THE AMOUNT OF EQUITY IN YOUR HOME

If you want to make a home improvement, go on a vacation, consolidate bills, or take care of an emergency expense, taking advantage of the equity in your home may be a place to turn.

A Home Equity Line of Credit, also referred to as a HELOC, is a revolving line of credit that allows you to choose when and how often to borrow against the equity in your home. Crane Credit Union allows you to borrow up to 90% of the equity of your home.

Determining the amount of equity in your home is easy. Take the market value of your home and subtract the remaining amount on your mortgage plus any other liens on the home. If you have a home with a \$150,000 market value and you have \$50,000 left to pay on your mortgage, then your equity is \$100,000. In this example, Crane would allow you to borrow up to \$85,000. **Call (800) 692-3274 to get started.**

Annual Meeting Note: On August 27, 2018 the Board of Directors, staff and members of CCU attended the 62nd Annual Meeting. Chairman Gary Gray reviewed Director and Supervisory Committee Nominees and the election process. Gary E. Gray, Jr, Dale Padgett, and Jeff Schafer were elected to serve three year terms as Directors and Dr. Douglas Ranard, John Preble, and Quentin Hays were elected to serve one year terms as Members of the Supervisory Committee in accordance with Credit Union By-Laws.

Gary Gray – Chairman  
Dale Padgett – Vice Chairman  
Bruce Cummings – Treasurer  
David Frye – Secretary

Kenneth Greenwell - Director  
Jeff Schafer - Director  
Patricia Herndon - Director



### CHICAGO WEEKEND

Saturday & Sunday | November 3-4, 2018

Join us to kick off the holiday season as we shop, marvel at the city's architectural beauty, visit a world class aquarium or museum, or enjoy a fabulous play---your choice!

Travel in style in a luxury motor coach featuring a continental breakfast and stay in a 4-Star Hotel on Michigan Avenue---close to shopping, Navy Pier and attractions. From \$159-199 per person with departures from Bedford, Bloomington, & Indianapolis. Reserve soon to secure your room and seats.



2019 Trips include a Caribbean Cruise in February, River Cruise in October & more! Contact Travel One at 812-279-3935 or [travel@travelonebedford.com](mailto:travel@travelonebedford.com).