

# MemberConnect

Spring 2019 Edition



## WASHINGTON BRANCH REMODEL

Crane Credit Union has some exciting changes coming this Summer to its Washington Branch!

In April, construction will begin to give the Washington Branch a brand-new look. The remodel will take approximately 12 weeks to complete but the end result will be well worth it.

Don't worry, you won't have to wait 12 weeks to come in and see us. The branch will remain open for business during construction.

The redesign was developed with members in mind. The primary goals with this updated and modern design are to provide more efficiency, more privacy, and more technology to this location.

While the look may be changing, the commitment to excellent member service will remain the same.



## Spring into home improvements...

with a **Home Equity Line of Credit** from Crane Credit Union.

**1.90%** introductory APR for the first 6 months. As low as 5.50% thereafter. No closing costs.\*

- No annual fee
- No prepayment penalty
- Only pay interest on what you use
- 10 year draw period



**Federally Insured by the NCUA** \*APR = Annual Percentage Rate. Limited time offer. All loans subject to credit approval. For lines over \$20,000.00 additional fees may be required for appraisal, title search, flood determination and filing fee. Offer available on applications taken by May 31, 2019. The introductory promotional 1.90% APR will be in effect for the first 6 months from the time you close the loan. After the first 6 months, the APR will adjust to the standard rate. The standard APR is variable and subject to change on the 1st business day of each month. It is based on the Prime Rate Index plus a margin of Prime Plus 0.00% to 1.00% (currently 5.50% - 6.50%). The maximum APR that can apply is 15.00%. The minimum APR that can apply is 4.00%. The minimum line amount is \$10,000.00. This offer is valid for new loans with Crane Credit Union on owner occupied residential properties. Homeowners insurance is required. Offer subject to change without notice. Contact a Crane Credit Union representative for details. CCU NMLS: 402967





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## UPCOMING HOLIDAY BRANCH CLOSINGS:

**MEMORIAL DAY – MAY 27**

**INDEPENDENCE DAY – JULY 4**

## Statement of Financial Condition

as of 2/28/19

Members.....	50,501
Total Loans.....	\$453,503,059
Total Shares.....	\$489,529,578
Total Assets.....	\$613,073,541

Federally Insured by the NCUA.

## EXCITING ONLINE UPGRADES COMING SOON!

In today's busy world, we know how precious your time is and how valuable the ability to do things online can be. That's why the Washington Branch remodel isn't the only exciting change happening at Crane Credit Union this year, we're also working on some major online upgrades!

This spring, our online banking platform will be undergoing a redesign. The updated interface will give members faster access to the information they want and a more customizable user experience to help them accomplish the things they need.

In addition to this upgrade, we're also introducing an option to open new accounts online. We know that not everyone has time to make the trip to a branch, that's why we want to give you the freedom to open an account from the comfort of your own home. Once your account is open, you'll have access to our online banking platform where you can check your balance, deposit or transfer funds, pay your bills, and much more.

Whether you're a new or existing member, you'll also have access to one of our other new online features. Mortgage Connect is Crane's new online mortgage application that makes applying for a mortgage quick and easy! If you get interrupted you can always save your application and finish at a later time. You will also be able to check on your loan status and submit loan documentation.

Everything we do, we do with our members in mind and we're excited to be able to offer these new technological advancements for you.

Nominees for Board of Directors. In accordance with Credit Union By-Laws, the Secretary hereby reports the following members as nominees for three year terms as Directors; David Frye and Kenneth Greenwell.

David Frye is a retired Crane employee and since served at SAIC, West Gate Technology Park, most recently as Senior Operations Research Analyst. David has served on the Board of Directors 20 years, currently as Board Secretary. David is a US Army veteran and believes in service for the greater good. David is a staunch supporter of reasonable rates and low fees, a hallmark of Crane Credit Union. David looks forward to the continued benefits afforded by CCU to its fifty thousand plus members and has a great desire to continue to serve as a member of the Board of Directors.

Kenny Greenwell is a retired Crane employee and a former DOD Technical Expert for Service, Joint and NATO Activities. Since 1978 Kenny has served two terms as Chairman of the Board, Vice Chairman, and served on nearly every Board Committee. Kenny is the Credit Union Board delegate to the Indiana Credit Union League and in 2015 received the League's Volunteer Achievement Award. Kenny currently chairs the Enterprise Risk Committee and serves as a committee member of the Information Technology, Scholarship, Asset Liability Management and Board Education Committees. Kenny is a graduate of the Naval War College, holds a Master's degree in Public Administration from Indiana University, and a Bachelor's in Industrial Supervision from Indiana State University. Kenny's community interests and activities include ancestry & history, neighborhood revitalization, affordable housing, Big Brothers Big Sisters, Knights of Columbus, American Legion, Boy Scouts and American Cancer Society. He is a member of St. Johns Church in Loogootee, enjoys marathon running, and has a great desire to continue to serve as a member of the Board of Directors.

Nominees for Supervisory Committee. In accordance with Credit Union By-Laws, the Secretary hereby reports the following members as nominees for one year terms as Supervisory Committee Members; Quentin Hays, John Preble, and Dr. Douglas Ranard.

Quentin Hays is a retired Crane employee having served 37 years. He holds Bachelor's (BGS) and Master's (MPA) Degrees from Indiana University. Quent has served on the Supervisory Committee for 10 years, is a firm believer in the value afforded members by the Credit Union, and looks forward to serving another term.

John Preble is a retired Crane employee, retired Commander in the Navy Reserve, and currently serves as a Scientist at CACI, West Gate Technology Park. He holds a Bachelor of Science Degree in Mathematics and a Masters Degree in Public Administration. John has served on the Supervisory Committee for 4 years, has been a proponent of the Credit Union for many years, and looks forward to serving another term.

Dr. Douglas Ranard is a retired Crane employee and currently serves as Board of Directors President of Dugger Improvement Inc., in Dugger, IN. He holds a Bachelor of Science Degree in Aeronautical and Astronautical Engineering, a Master of Science in Engineering Management and a Ph.D. in Organizational Management. Doug has served on the Supervisory Committee for 20 years, is a strong advocate in the value the Credit Union brings to fifty thousand plus members, and looks forward to serving another term.

Members interested in nomination shall contact the Credit Union Secretary at One West Gate Drive Odon, IN 47562 regarding specific requirements, which include application, code of conduct, criminal background, bond-ability examination, conflict of interest, good member standing, credit check, and completed petition containing signatures of five percent of total membership by May 6, 2019. Credit Union By-Laws preclude Annual Meeting floor nominations and obviate a ballot absent a certified completed petition.