

# FORTERA



Behind our masks, your Fortera team is always smiling - and now even brighter as we welcome you back to our branch lobbies. The well-being of Fortera members and team members remains our highest priority. We monitor pandemic data daily and will continue to respond with actions that protect each other's health and safety.

To keep you informed of these actions, branch lobby schedules and full-service banking options, please check our website for regular updates at [www.forteracu.com/LobbyUpdates](http://www.forteracu.com/LobbyUpdates). You may also receive text messages with lobby updates and important information.

***We'd Love  
To Hear  
From You!***

Your voice is very important to us! If you have recently conducted a transaction with Fortera, you may receive a survey about your service experience. We greatly value your feedback and use this information to continually improve our service to you. If you have already taken the time to complete this survey, thank you! Some of your kind words have made our day, and your feedback has inspired many positive changes. We greatly appreciate your time and insight.

If you would like to opt-out of our surveys, you can do so quickly and easily by selecting unsubscribe at the end of our emails.

## Volunteers Wanted Board Of Directors

### ***We Want To Hear Your Voice***

As a member of Fortera Credit Union, you own part of the Credit Union and are able to serve as a volunteer to help shape the future of our organization. The Board's Recruiting Committee is seeking members interested in making a difference by serving as a member of the Board of Directors.

Elections, if necessary, will take place prior to the Annual Meeting scheduled for May 20, 2021. The Board encourages all interested members to submit an application. Candidates must be a primary member in good standing, have been a member of the Credit Union for at least two years, and must be willing and able to attend monthly Board meetings, in addition to scheduled committee meetings. The application deadline is November 13, 2020.

To apply to serve as a director or a committee member, submit a letter of application, along with a personal resumé to:

Recruiting Committee Board of Directors  
Fortera Credit Union  
P.O. Box 30411  
Clarksville, TN 37040-9998

## Avoid Becoming A Victim of Identity Theft

Having your identity stolen can be devastating and a hassle to recover. Here are some ways you can take proactive steps to help prevent identity theft:

### ***Monitor Your Credit Regularly***

Check your FICO score for free through Fortera's Online Banking portal and review your transaction history often. Look for unrecognized transactions or major swings in your score that might indicate unauthorized activity. If you see something unusual, pull your credit report and contact merchants or creditors immediately.

### ***Sign Up for Text and Email Alerts***

When you log in to Online Banking, you can activate alerts that will notify you when there's a large withdrawal on your account or a low balance. These alerts are especially helpful in stopping fraud before it affects your account or credit.

If you think you've been the victim of identity theft, call or text us at 931.431.6800. We can offer support such as helping you dispute debit card charges, opening a new account, or changing your online banking credentials. You should also file a complaint with the Federal Trade Commission. Their Theft Recovery Plan will assist you step-by-step in the recovery process.

## Fortera Foundation

Fulfilling our purpose to be a force for financial good, the Fortera Foundation was established to align Fortera's core values, resources and commitment to make meaningful investments in the communities we serve.

Through the work of the Foundation, we aim to break the cycle of generational poverty and improve families' long-term financial stability. Within its mission, the Foundation focuses its impact on combatting poverty among single mothers by bridging the gap in resources needed to fulfill occupational and educational aspirations.

As earning a post-secondary degree is a well-established pathway out of poverty, The Foundation works to help eliminate barriers to success and increase the quality of life for single mothers and their children. In 2020, the Fortera Foundation funded twelve annual scholarships to single-parent students at Austin Peay State University. Creating a bridge to a better life, the program seeks to empower single parent students to enter college and graduate with a life-changing degree. By achieving their degree, not only do single parents increase their income potential, they may also inspire educational goals for their children and the generations behind them.

Beyond financial assistance, the Foundation will also partner with Austin Peay and other educational institutions to offer financial literacy and success coaching programs. Furthering a broader mission, the organization will support additional initiatives that advance the economic self-sufficiency of Fortera members and local residents.



# *We're All In.*

## **Appointment Concierge**

For your safety and convenience, Fortera will also soon be providing the ability for members or potential members to request and set appointments via the web or online banking. Be on the lookout for more details this fall!

## **Video Banking**

Connecting with us is now even easier from anywhere you are! Coming later this fall, Fortera will offer the convenience of Video Banking. This service extends Fortera's personal service to a phone, computer and tablet near you. Whether you have quick questions about your account or need to have a discussion about long-term investment options, you can do it "face-to-face" with video chat.

## **Holidays & Events**

Columbus Day – Monday, October 12  
Veterans Day – Wednesday, November 11  
Thanksgiving Day – Thursday, November 26  
Christmas Day – Friday, December 25  
New Year's Day – Friday, January 1, 2021