

POWER LINES

A POWER ONE FEDERAL CREDIT UNION PUBLICATION

Spring Issue 2026

Volume 26 Issue 2



Spring Forward, Grow Stronger!

Spring is a season of renewal, growth, and new opportunities. As the days get longer and everything begins to bloom, it's a great time to refocus, refresh your goals, and take steps toward what's ahead.

At Power One Federal Credit Union, we're here to support your growth every step of the way. Whether you're planning for the future, making a major purchase, or strengthening your financial foundation, our team is ready to help with solutions that fit your needs.

Thank you for continuing to place your trust in us. We look forward to helping you grow and succeed this season and beyond.

Warm regards,

Kevin Turnbow
President/CEO



The Power Of One Can Make A Difference!

Apply Today for a Power One Platinum Visa! 6.90%



2026 Home Improvement Special As Low As*

7.99%

Contact Brett Cain for a
Consultation Today!

Up to \$25,000 for 84 Months
*Rate & Term based on Credit Worthiness



Spring Has Sprung!

Time for a New Car?

Get Pre-Approved Today!



Call Brett

260.241.7509



DEPOSIT YOUR CHECKS WITH Remote Deposit Capture! Install Membernet Mobile Banking Today!



IOS



Android





HOLIDAY CLOSINGS

- May 25, 2026 - Memorial Day
- July 3, 2026 - Independence Day
- Sept 7, 2026 - Labor Day
- Nov 26, 2026 - Thanksgiving
- Nov 27, 2026 - Thanksgiving
- Dec 24, 2026 - Christmas
- Dec 25, 2026 - Christmas
- Jan 1, 2027 - New Years Day
- Mar 26, 2027 - Good Friday

Fort Wayne
 1520 Spy Run Ave
 Fort Wayne, IN 46805
 Phone: 260.425.2324
 Fax: 260.421.1565

Hours
 Mon, Tue, Thur, & Fri -
 9:00am to 5:00pm
 Wed - 9:00am to 1:00pm

Stevensville
 5811 Red Arrow Highway
 Stevensville, MI 49127
 Phone: 269.408.1615
 Fax: 269.408.1617

Hours
 Mon, Tue, Thur, & Fri -
 9:00am to 4:00pm
 Wed - Closed

Rockport
 2791 N US Highway 231
 Rockport, IN 46805
 Phone: 260.425.2324

Hours
 Mon, Wed, Thur, & Fri -
 8:00am to 4:00pm
 Tue - Closed

www.poweronefcu.org

CU Fast Telephone Banking
 888.919.1134



SHARE CERTIFICATE RATES*

Every dollar counts! Start growing your future with a CD!
 Turn small savings today into long-term financial confidence.

| TERM | APR | APY |
|----------|------|------|
| 3 Month | 3.50 | 3.56 |
| 6 Month | 3.85 | 3.92 |
| 9 Month | 3.85 | 3.92 |
| 12 Month | 4.00 | 4.07 |
| 18 Month | 3.75 | 3.82 |
| 24 Month | 3.50 | 3.56 |
| 36 Month | 3.35 | 3.40 |
| 48 Month | 3.40 | 3.46 |
| 60 Month | 3.50 | 3.56 |

CD Specials!

9 Month - 3.95%
12 Month - 4.15%

\$1,000 Minimum Deposit
NEW MONEY!

Rates effective
 04/01/2026

*Rates are fixed for the term. Annual Percentage Yield (APY) Reflects rates that compound back into the certificate. Rates & APY are subject to change. Penalty for early withdrawal.



5 Tips for a GREEN LAWN this SPRING

- ✓ **Early Rake & Cleanup** - Remove leaves, sticks, and debris once the ground is dry. This prevents mold, improves airflow, and lets sunlight reach new grass
- ✓ **First Cut at the Right Time** - Wait until grass is about 3.5" tall then mow to 2.5". Don't cut too short, longer grass promotes stronger root growth.
- ✓ **Spring Fertilization** - Apply a balanced, slow-release fertilizer once grass begins actively growing. This jumpstarts root development and green-up.
- ✓ **Overseed Thin Areas** - Fill in bare spots with quality seed. Lightly rake soil, seed, and keep it consistently moist until germination.
- ✓ **Manage Water Wisely** - Aim for 1 inch of water per week. Water deeply but infrequently to encourage deeper roots instead of shallow growth.

Truth in Savings

Fee Schedule (Effective 02/01/2026)

| Fees | |
|---|--------------|
| Overdraft Transfer from Savings to Checking | \$5.00 |
| Overdraft Transfer from Line of Credit to Checking | \$10.00 |
| Non-Sufficient Funds (NSF) Returned Item* | \$25.00 |
| Overdraft Privilege Fee (NSF Paid) * | \$25.00 |
| Student Checking Overdraft Privilege Fee (NSF Paid) * | \$10.00 |
| Wire Fee | \$20.00 |
| International Wire Fee | \$40.00 |
| Incoming Wire | \$15.00 |
| Paper Statement Fee | \$3.00 |
| Stop Payment Fee | \$20.00 |
| Cashiers/Official Check Fee | \$2.00 |
| Money Order Fee | \$.50 |
| Returned Deposit Item (Other Bank) | \$25.00 |
| Dormant/Inactive Account Fee | \$10.00 |
| Research/Reconciliation Fee | \$20.00/Hour |



GO GREEN! SAVE GREEN!

Save your green!

\$3.00 Paper Statement Fee
 Assessed for Mailed Statements.

Log in to Membernet & sign up
 for E-Statements to avoid the fee!
 Questions? Call 260.425.2324