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FALL 2015

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Financially and physically

ANGEL HUNTER
MEMBER SINCE 1998

HONORING
A VETERAN

A GEM
IN MEDIA

STUDENT
AMBASSADORS

UNDER THE RADAR
APPS, TOO

TRAVELING ABROAD
NEED-TO-KNOWS



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Cover Photo:
*FMFCU celebrates
45 years of serving
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PRESIDENT'S MESSAGE

Dear FMFCU Family,

Each of our members has a story to tell. No two are exactly alike, and there could be 80,000 different perspectives among our total membership.

In this issue, we share stories of several members. Angel Hunter, whom I had the pleasure of meeting at the Granite Run Mall Branch closing celebration, has a passion for fitness and FMFCU. Claudia Hedemark made FMFCU a family affair, extending three generations. Susan J. Liberace — cousin of pianist and entertainer Liberace — is a finance coordinator, dance instructor, and expert in money origami. And Robert Bales gets paid to see every Philadelphia Phillies home game as a perk of his security guard job.

You will also read about FMFCU employees who are dedicated to excellence in service — either by helping members or supporting employees who do. If you have an IRA at FMFCU, you have probably talked with Cecily Venkatesh. Beth Bonanni is the one to call when scheduling an appointment with a financial advisor. Daniela Lindes is the multilingual voice in the Member Service Center, able to converse in English, Spanish, and Portuguese. Supporting all employees in their personal and professional growth is Maria Rolston, the latest “Women to Watch” honoree by Credit Union Times.

The common thread woven throughout these pages is the strong sense of community among those who bank with or work for FMFCU. Our members are full of life and ready for what comes next. And we will be there for them — with *Speed, Service, and Convenience* — offering *FMFCU Membership for Life*.



Sincerely,

John D. Unangst

President/CEO

johnunangst@fmfcu.org

P.S. As always, please email me your comments and suggestions
for *Choices* and FMFCU.

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SPEED • SERVICE • CONVENIENCE





What you do *today* will change your *tomorrow*

ANGEL HUNTER makes fitness look easy. It's hard to believe this size 0 personal trainer used to be 100 pounds heavier, 70 overall body inches larger, and wearing size 22 clothes.

Her journey has taken a lifetime, and a complete lifestyle change, fueled by her enduring passion to help others.

These days, Angel, an FMFCU member since 19__, is so busy helping others reach their fitness goals that callers typically reach her voicemail first: *"Hi, you have reached Body by Angel personal training. What you do today will change your tomorrow. Please leave a name and a phone number, and I will give you a call back at my earliest convenience. Remember, what you do today will definitely change your tomorrow. Have a great day. Bye."*

Her schedule is filled with personal training sessions, currently at 3-D Fitness in Narberth, and her life is full. Her husband, Timothy Hunter, is also a personal trainer — and they're both in business and in ministry, with four adult daughters and six granddaughters. Angel also has become a role model, presenting workshops on how to achieve wholeness through healthy lifestyle changes. *(Continued on page 6)*



Angel Hunter as spotter while husband, Timothy, does bench presses.



"I tell people it's not the end of the world if you mess up. Maybe you ate the cake or missed a day of cardio. Just start again and follow the formula."

In the 1980s, she began teaching aerobics, and even then the weight crept up.

Training had always been her passion, but she also had a day job. "I was a Franklin Minter, working for The Franklin Mint on Route 1 in Middletown Township," Angel says. She worked in the finance department and, after about 10 years, took a position at QVC in the public relations department.

"With all the stress and demands of real life, I just fell into a bad habit and food became my addiction," she says. "I was teaching a couple of aerobics classes a week, but I was also eating everything coming down the pike. Stress and food are just a bad combination, and women are often emotional eaters." It didn't help that, at QVC, food was always around, whether it came from cooking shows or endless birthday celebrations.

Her wake-up call came in 2004 in the form of a photograph taken when she was a size 22, and that photo made her face reality. What Angel saw didn't jibe with what she was trying to promote as a fitness instructor.

"I was going through the motions, but my passion for helping people became more about them than about me. I had to reflect about how I could represent fitness when I didn't even have it together," Angel says.

Formula for success

She realized the importance of practicing what she preached, and so began what has become an ongoing, lifelong process. It started with a change of mindset, which has grown to a total lifestyle change. The basics are embedded in Angel's three-part formula: proper diet, cardiovascular exercise, and strength training.

- **Food is the biggest part of the equation**, with Angel advising "clean eating," which, according to Clean Eating magazine, is about "consuming food in its most natural state, or as close to it as possible." In essence, this means choosing whole foods instead of processed or refined foods, with an emphasis on fresh fruits and vegetables and proper portion sizes.
- **Cardio sessions** — walking, running, biking, elliptical machines — should, according to Angel, last 45 minutes to an hour, and be done three to four times a week.

- **Strength training with weights** is essential, she says, and should ideally be done with a personal trainer for guidance and motivation.

“I tell people it’s not the end of the world if you mess up. Maybe you ate the cake or missed a day of cardio. Just start again and follow the formula,” Angel says. “That’s how you transform your body, by following the formula.”

For proof of the formula’s results, just check the Facebook page Body by Angel Personal Training. It’s full of shout-outs and pictures celebrating those who are making progress with Angel’s program. There’s S.M., who lost seven pounds of body fat, went from a size 10 to a size 6, and lost 15.5 overall body inches in four months. GBP, age 69, lost seven pounds and 11 overall body inches in two months. And RDH completed her first marathon.

Angel documented her own journey with this Facebook posting:
*“Drive, Discipline & Determination.
 100 pounds, 70 inches, 10 dress sizes.
 All things are possible to those who believe! Be Encouraged.”*

Membership for Life

Throughout Angel’s journey, FMFCU has been a constant. She became a member when she worked at The Franklin Mint in the late 1980s to early ’90s, and maintained that relationship when she moved to QVC, which also has an FMFCU branch on-site.

This past June, she ran in to the Granite Run Mall Branch to do some transactions and found herself in the midst of the branch’s closing celebration (see story on page ____). She took the opportunity to share her FMFCU experiences with President/CEO John Unangst and Mike Bunner, vice president, Marketing.

“I told them Timothy and I were very happy with the Credit Union, and we highly recommend it to members of the family and others,” Angel said. “I had several stories that talked about all the extra-mile stuff I feel they do.” Examples included helping Angel and Timothy with their Limited Liability Company, or LLC, and getting a car loan approved in the nick of time after a bank denied Angel a loan.

“There have been so many things over the years with the Credit Union that really make a difference. I’m not willing to trade off that customer service piece when I need help financially. Their

Workout Tips from *Body by Angel*

- Hire a personal trainer. An experienced trainer can help with diet, cardio, and training, pushing you to achieve fitness goals safely.
- Mix up workouts to avoid doing the same routines. Get creative.
- Keep legs strong and toned with lunges, walking lunges, and squats.
- Tone arms with one-arm triceps extensions using light weights and, for arms and upper body strength, try pushups (modified with knees bent on the floor, or classic with legs straight).
- Without access to a gym, try walking more, parking further away from destinations, and taking the steps.
- Find fitness programs on TV, YouTube, and fitness websites, and workouts for video consoles like Nintendo Wii U, Sony PlayStation 3, and Microsoft Xbox 360.
- Be consistent and disciplined with workouts.

Remember to talk with your doctor before starting an exercise program.

customer service is No. 1, and it gives me comfort to be able to make a phone call to get things done,” Angel says. “You can’t get that kind of customer service at a regular bank.”

