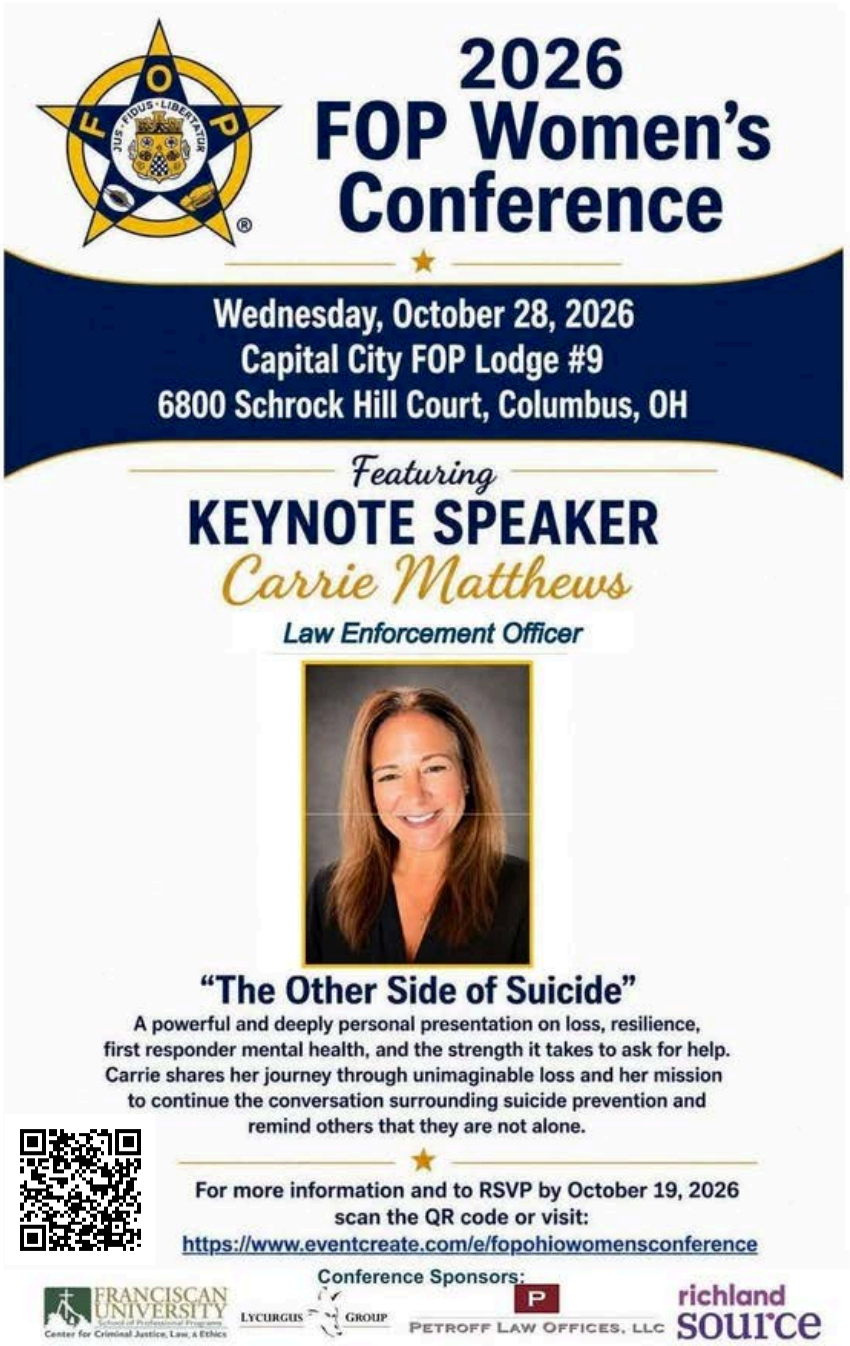
Ohio Police

October 2026 www.fopohio.org Issue #25



This outstanding opportunity for FREE education for our female members is one more example of the FOP leading the way for our members!

2026 FOP WOMEN'S CONFERENCE

Wednesday, October 28th

Capital City FOP Lodge #9

9:30 a.m.	**Registration** Lodge #9, 6800 Schrock Court Road
9:45 a.m.	**Opening Remarks** Shari Robertson, FOP State Lodge Sergeant at Arms
9:50 a.m.	**Keynote Speaker – The Other Side of Suicide** Carrie Matthews – Police Officer; Chicago Police Department
11:00 a.m.	**Financial Wellness Workshop for Law Enforcement** Ryan Smith RS Advisors (1 Hour CPT)
12:00 p.m.	**Lunch – Provided**
12:30 p.m.	**Legal Update: Employee Rights** Gwen Callender, Chief Counsel, FOP of Ohio Kay Cremeans, General Counsel FOP/OLC Jess Franken, Assistant Chief Counsel, FOP of Ohio
1:30 p.m.	**Stronger Together: The Power of Fitness, Friendship & Female Wellness** Debbie Wagner – Owner; Craving More LLC
2:30 p.m.	Break
2:45 p.m.	**Real Stories from the Line: Women in Critical Incidents** Jacqui Brandt – Detective; Columbus Police Department
3:30 p.m.	**Political Advocacy for Law Enforcement** R. Michael Taylor, FOP Legislative Committee Chairperson
4:15 p.m.	**Closing Remarks** Shari Robertson

There is still time to register for this excellent training opportunity

The FOP of Ohio met this month with our allies in the Ohio Association of Professional Firefighters to map out our "Lame Duck" strategy.

The FOP of Ohio will focus on pensions, passing a bill to arm our state employees (SB 321) and passing the Larry Henderson Act (HB 372.)

We will also be busy with Automated License Plate Reader legislation and due process legislation for so-called Brady lists.

Please be watching your emails and our social media for ways you can help!

Heart of Kindness Initiative

The FOP of Ohio is joining Ohio Attorney General Andy Wilson in challenging Ohioans and law enforcement agencies statewide to join us in documenting 250 acts of kindness.

“Here in Ohio, we know one of the best ways to build strong communities is pretty simple: through kindness,” AG Wislon said. “We want to hear about your good deeds and celebrate the generosity that makes Ohio the Heart of Kindness.”

“The FOP of Ohio knows that our members are doing good things every single day, it is time we share those acts of kindness with the rest of Ohio” said FOP of Ohio President Jay McDonald.

The initiative, celebrating the nation’s 250th birthday year, is designed to showcase good-hearted exchanges that happen every day between law enforcement and the people they serve.

Submit the acts of kindness from your co-workers and colleagues at https://www.ohioattorneygeneral.gov/Kindness

KINDNESS

Join members from across the region at this fantastic training seminar in Gun Lake, Michigan. You cannot beat the training at any price, however it is only $125 per person!!!

EXPERIENCE
The Game!

OSU VS MICHIGAN

IN THE SHOE

SATURDAY, NOVEMBER 28, 2026

RAFFLE TICKETS ARE $20.00 FOR THE *GAME OF THE CENTURY!*

ALL PROCEEDS BENEFIT THE CRITICAL INCIDENT RESPONSE SERVICE

DRAWING WILL TAKE PLACE
ON FACEBOOK LIVE
AT 12 PM EASTERN TIME
FRIDAY, NOVEMBER 20, 2026

CLICK ON THE QR CODE
AND ORDER YOUR TICKETS TODAY!

★ SUPPORT OUR OFFICERS. SUPPORT OUR COMMUNITY. ★

Thin Blue Line Update

On 10/6/2026, there was a hearing in the Court of Common Pleas in Franklin County , Ohio to determine if Thin Blue Line Benefits was to be held in contempt for violating a mutually agreed upon court order to not spend the funds collected to pay unpaid claims. On October 5, 2026, Thin Blue Line filed a notice that they would not appear. The magistrate issued the attached order and found that TBL clearly violated the order of the court.

The punishment for violating this court order is a $90,000 fine and that fine grows by $10,000 per day until the money is restored to the account (that is my reading of the order as a non-lawyer). Type in "Thin Blue Line" into the name bar and you can read the entire decision and all court documents here: https://fcdcfcjs.co.franklin.oh.us/CaseInformationOnline/acceptDisclaimer?-105haoofhfbdeg (plug in thin blue line in the name section of the search engine)

The decision portion of the court filing is pasted below:
Defendants are in contempt of the court's Orders and as such the Defendants are fined $90,000.00 jointly and severally for the ongoing nature of their contempt. Defendants can purge the contempt by returning to the control of the Plaintiff $2,898,015.58. If the Defendants fail to purge the contempt by November I0th, 2026 the Defendants will also face an additional $10,000.00 per day fine starting on November I l, 2026 until the original fine and the per diem is paid and the contempt is purged.

We will keep you up to date as we get more information.

Jay McDonald- FOP of Ohio President

FOP of Ohio Legislative Report

Mike Weinman - Director of Governmental Affairs

Two bills that the FOP supported and that are consequential to all law enforcement officers take effect in the first two weeks of October: HB 20 and HB 492. HB 20 - Emergency Responders was jointly sponsored by State Representatives Thomas Hall (R, Middletown) and Phil Plummer (R, Dayton). The bill modifies the offense of obstructing official business when the victim is an emergency service responder by increasing the penalty for obstructing official business when the victim is an emergency service responder engaged in the lawful performance of a legal duty. It clarifies that heightened penalties apply for menacing a probation officer. HB 20 goes into effect October 6. HB 492 - Police Officers, jointly sponsored by former State Representative Sharon Ray (R, Wadsworth) and State Representative Cindy Abrams (R, Harrison): expands prohibitions on resisting/interfering with peace officers enforcing motor-vehicle laws and requires drivers/passengers to disclose name, address, and date of birth on request. HB 492 goes into effect on October 5.
The FOP would like to congratulate former Rep. Sharon Ray or her selection as Medina County recorder. And if you see Reps. Hall, Plummer, and Abrams on your ballot, please vote for them! They are outstanding friends of the FOP.

FOP of Ohio recognized for its work in passing HB 20

Director of Government Affairs Mike Weinman joined HB 20 sponsor Rep. Thomas Hall (R, Madison Township) and our law enforcement partners for a bill-signing event with Governor Mike DeWine. HB 20 increases the penalty for obstructing official business when the victim is an emergency service responder who is engaged in the lawful performance of a legal duty. The law goes into effect on October 6.

Pictured are Rep. Hall, Independence Police Chief Robert Butler (OACP), Governor DeWine, OPAA Executive Director Lou Tobin, and Mike Weinman

Congratulations

TO OUR

FOP OF OHIO

ENDORSED CANDIDATES!

STRONG LEADERS ★ STRONG COMMUNITIES ★ STRONGER OHIO

U.S. SENATE	JON HUSTED
OHIO GOVERNOR	VIVEK RAMASWAMY
OHIO ATTORNEY GENERAL	KEITH FABER
OHIO SECRETARY OF STATE	ROBERT SPRAGUE
OHIO AUDITOR	FRANK LAROSE
OHIO TREASURER	JAY EDWARDS
OHIO SUPREME COURT	DAN HAWKINS
OHIO SUPREME COURT	COLLEEN O'DONNELL

Congratulations

TO OUR

FOP OF OHIO

ENDORSED CANDIDATES!

The **Fraternal Order of Police of Ohio** is proud to endorse these candidates who support law enforcement and our communities.

★ OHIO HOUSE OF REPRESENTATIVES ★

- ★ Beryl Brown Piccolantonio (HD4)
- ★ Mark Segrist (HD10)
- ★ Crystal Lett (HD11)
- ★ Sean Brennan (HD14)
- ★ Scott DiMauro (HD16)
- ★ Daniel Troy (HD23)
- ★ Cindy Abrams (HD29)
- ★ Andrea White (HD36)
- ★ Tom Young (HD37)
- ★ Erika White (HD41)
- ★ Thomas Hall (HD46)
- ★ Jodi Salvo (HD51)
- ★ Kelly Deeter (HD54)
- ★ Adam Matthews (HD66)
- ★ Jessie Styles (HD57)
- ★ Tex Fisher (HD59)
- ★ Kevin Miller (HD69)
- ★ Brian Lampton (HD70)
- ★ Darrell Jackson (HD74)
- ★ Haraz Ghanbari (HD75)
- ★ Matt Huffman (HD78)
- ★ Ben Weber (HD80)
- ★ Gary Click (HD88)
- ★ Caleb Stidham (HD69)
- ★ Bob Peterson (HD91)
- ★ Mark Johnson (HD92)
- ★ Jason Stephens (HD93)
- ★ Kevin Ritter (HD94)

★ OHIO SENATE ★

- ★ Stacie Baker (SD 3)
- ★ Phil Plummer (SD 5)
- ★ Shane Wilkin (SD 17)
- ★ Ryan Rivers (SD 19)
- ★ Bill DeMora (SD 25)
- ★ Steve Demetriou (SD 27)
- ★ Jane Timken (SD 29)
- ★ Al Landis (SD 31)
- ★ Al Cutrona (SD 33)

THANK YOU FOR STANDING WITH LAW ENFORCEMENT AND FIGHTING FOR A SAFER OHIO!

STRONG LEADERS ★ STRONG COMMUNITIES ★ A SAFER OHIO

FOP of Ohio adds another politician to the #ProtectOhioPolice Hall of Shame

Akron Mayor Shammas Malik is the newest member of the Protect Ohio Police Hall of Shame.
Shammas shamelessly fired a police officer who was cleared by an internal investigation and a grand jury.
This injustice was a direct attack on our police.
Take a look at the full Hall of Shame here:
https:///www.protectohiopolice.com/hall-of-shame.

Protect Ohio Police, an initiative by the Fraternal Order of Police of Ohio, exists to hold public officials accountable when they undermine the rule of law in Ohio

THIS 2-PART HEALTH PROGRAM INCLUDES

1 **PART 1: BLOODWORK (5-10 Minutes)**
- Enhanced Cardiovascular Panel
- Urinalysis (bladder cancer screening)

2 **PART 2: PRIMARY CARE APPOINTMENT (60 Minutes)**
- Full Physical Exam + Skin Check
- Review of Lab Results
- 12 lead EKG

HEART & CANCER ULTRASOUND SCREENING
- Abdominal Aorta Screening
- Thyroid Ultrasound
- Complete Abdominal Ultrasound: Liver, Spleen, Gall bladder, & Kidney
- Echocardiogram and Carotid Artery Doppler
- ABI - Peripheral Artery Disease Screening
- Provider Consult on all abnormal results

PROGRAM PACKAGES & SERVICES ARE CUSTOMIZED

PROTECT THE BADGE. SCREEN EARLY.

Early identification and management of health conditions and risks are key factors to living longer and healthier. **NDS Wellness's 2-part Police Officer Health Program** is designed to help you live a happier and healthier life - both on-duty and off-duty.

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Your health results are completely confidential. **Your employer will NOT have access to your individual results.**

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Get a complete picture of your health and learn ways to maintain and/or improve your health.

FOR MORE INFO 888-267-478 | support@ndswellness.com NDS

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Independent Financial Advisors

As **fiduciaries**, we are legally obligated to put your best interest first, not just some of the time, but **always**. That matters, because not every firm operates under that same high standard 100% of the time.

info@financialcop.com
214-473-4797

We Help First Responders Build Strong Financial Futures.

At Financial Cop, we provide **fiduciary wealth management,** and department wide **financial wellness training** built specifically for first responders. We understand the job, the lifestyle, and the unique decisions you face around pensions, retirement planning, benefits, and protecting your family—because we've lived it. 100% of the time.

OFFICIAL NATIONAL FOP BUSINESS PARTNER

We are proud to offer ALL FOP members

Complimentary financial planning, investment & retirement check up to ensure you're on track to reach your retirement and financial goals

FREE year of unlimited access to the premier national financial wellness training in the country

SCAN OR CLICK

Exclusive Financial Firm Endorsed By

RELENTLESS DEFENDER WEAR WITH PURPOSE

Relentless Defender CEO is a client of FinancialCop. FinancialCop is an active supporter of the Relentless Defender Foundation, a non-profit charity supporting first responders and their families. FinancialCop. This endorsement reflects their personal experience and may not be representative of the experience of other customers. Endorsements are not a guarantee of future investment performance. Relentless Defender received no direct or indirect compensation for this endorsement.
Advisory services offered through Retirement Plan Advisors, LLC (RPA), a Federally Registered Investment Adviser. RPA and FinancialCop, LLC are not affiliated

FOP of Ohio

The FOP, America's Largest Law Enforcement Organization

WWW.FOPOHIO.ORG

Why FOP?

- Legislative advocacy (Columbus + D.C.)
- Legal Defense
- Honoring our fallen
- Peer support for critical incidents
- Free Line of Duty Death Benefits and Accidental Death Policy
- Discounted service providers and exclusive member benefits
- JOIN OVER 382,000 BROTHERS AND SISTERS ACROSS THE COUNTRY IN STANDING UP AND SPEAKING OUT FOR EACH OTHER

Why join the FOP? Because you should not do this job alone. The FOP fights for its members in the Statehouse; in Congress; in City Councils and County Commissions and in the media!

NOW HIRING
SECURITY OFFICERS

Enhanced Pay & Benefits!

JFC Security, LLC (Beachwood, Ohio) is looking for dedicated, seasoned, and caring individuals to be part of a growing, community-based security team. In this role, you will work to provide a safe environment that is secure from outside threats at synagogues, schools, and other locations within the Greater Cleveland Jewish community.

WHY JOIN JFC SECURITY?

Competitive Compensation & Enhanced Benefits

We have recently improved our compensation package to better support our team members, including:

- Enhanced salary opportunities
- Salary above the national average
- Excellent health care coverage
- Expanded benefits package
- Paid vacation and holidays
- Flexible scheduling
- Incentives and advancement opportunities

What We're Looking For

Successful candidates are:

- Professional and dependable
- Able to work independently and make sound decisions
- Firm, tactful, and impartial in challenging situations
- Comfortable standing, walking, sitting, and remaining alert for extended periods
- Available to work some weekends and holidays

Join a nationally recognized professional security organization committed to protecting people, organizations, and special events, by providing exceptional security support to the community we serve.

Qualifications

Required:

- Law Enforcement, Military or State Security Guard Certification
- Tactical proficiency with a firearm
- Valid Ohio driver's license with a clean driving record
- College (preferred), High school diploma, or GED
- Successful completion of background and drug screening

Preferred:

- S.W.A.T./investigative/special event/executive protection experience
- Good physical condition
- Report writing
- Patrol techniques
- Communication skills
- Access control procedures
- Basic self-defense
- Professional appearance

FOR QUALIFICATIONS AND APPLICATION, PLEASE VISIT **JEWISHCLEVELAND.ORG/JOBS**

FOP Associates Report

The FOPA has been busy recapping our 2025–2026 year and making plans for the 2026–2027 year. It seems crazy that we are already heading into September! We are working hard to brainstorm new ways to increase our membership and improve our procedures, so they are more streamlined, effective, and targeted.

The FOPA Is Here for You!

The members of the FOPA are compassionate, hardworking, and always willing to help. Our common goal is our compassion and commitment to law enforcement. We truly care about you, your families, and your well-being.

A local FOP partnered with a local FOPA is an unstoppable force!

If your lodge does not currently have a FOPA, I encourage you to reach out and learn more about who we are and what we do. We would love the opportunity to connect with you, answer your questions, and show you how a strong FOPA can support your lodge and its members.

Together, we can continue to make a difference!

We appreciate each one of you for your courage, dedication, and service. Thank you for protecting and serving our communities and keeping us safe.

Fraternally,

Tammy White
Ohio FOPA State President
WhiteStateFOPAPres@Gmail.com

Do you know someone who "BACKS THE BLUE"? The FOPA is the organization for them!

The FOPA Ohio is a civilian affiliate of the Fraternal Order of Police of Ohio, Inc. Our members are friends and families of law enforcement Officers, responsible and respected business persons, professional men and women, and citizens from all walks of life—people willing to devote a portion of their time and efforts toward assisting the various law enforcement agencies of our communities, states and nation.

The FOPA Ohio is an organization formed for the purpose of increasing our understanding of the rights, duties and problems of law enforcement officers; of fostering respect for them; and of bettering conditions under which they serve society. We accomplish this through public relations, as well as legislative and educational efforts. It is our aim and objective to support law enforcement throughout Ohio in every way possible. We believe that Law is the safeguard to freedom, and it is our duty to defend it.

We all need to help the FOPA help us, by recruiting a member or two to join the FOPA. If you need information on the FOPA, please email Tammy White at WhiteStateFOPAPres@gmail.com

The FOP of Ohio is looking to partner with your Lodge to help you recruit new members or even to start new lodges. If we can help your lodge grow, please reach out to Rob Hawley at rhawley@fopohio.org .

Also, the FOP of Ohio offers a home for any eligible law enforcement officer who does not have an existing lodge where they work or where they live, we call it the Buckeye Lodge. Members of the Buckeye Lodge have all the rights and benefits of any other FOP Lodge, including the ability to purchase legal defense.

amazon business

FRATERNAL ORDER OF POLICE

amazon business

Your FOP Membership Unlocks Free Amazon Business Prime

No annual fee. No catch. Every purchase earns a commission for your lodge.

✓ **Free Business Prime**
Save $139/year with Same Day, Next Day & 2-Day shipping

★ **Lodge Commissions**
Every purchase funds FOP events & programs

$ **Business-Only Prices**
Competitive pricing on millions of products

⌂ **Lodge & Personal Use**
Works for official lodge orders AND personal shopping

HOW IT WORKS

Lodge purchases: Your treasurer, secretary, or office manager can join with a lodge email to cover official orders.

Personal purchases: Members join individually for everyday shopping (household items count!) and generate commissions for NFOP.

ALREADY HAVE PERSONAL PRIME?

- Use Prime Video or Music? Join the FOP account with a different email. Keep personal Prime for streaming; use the FOP account for shopping.
- Don't use Prime Video or Music? Switch to the FOP account and stop paying $139/year. Same fast, free shipping at no cost.
- No Prime at all? Even better! Join now and get Prime shipping benefits for free.

GET STARTED IN 4 EASY STEPS

1. Go to fop.net/benefit/amazon-business or scan the QR code
2. Complete the form with your Lodge Number and FOP Membership Number
3. Wait for your approval email from Stephanie Simpson at the National Lodge
4. Start shopping with free Amazon Business Prime!

Questions? Maddie Smart: cmaddie@amazon.com | Stephanie Simpson: ssimpson@nationalfop.org

The FOP works in the Statehouse and Congress on pensions and Social Security to benefit all of our retired members.

We are proud to offer our concealed carry legal protection through the FOP Legal Defense Fund for only $84 a year! You can learn more at https://foplegal.com/.

If you know a retired law enforcement who is interested in joining the nation's Largest Police Organization contact Rob Hawley at rhawley@fopohio.org.

FRATERNAL ORDER OF POLICE

LEGAL DEFENSE PLAN

800-341-6038
foplegal.com

Concealed Carry Coverage for Retired Law Enforcement

Stay protected in retirement.

As a retired law enforcement officer, you've earned the right to carry - and the peace of mind that comes with knowing you are protected.

The FOP Legal Defense Plan's Concealed Carry Coverage provides unlimited legal defense for civil and criminal claims associated with the legal carrying and use of a concealed weapon by a retired law enforcement officer authorized to carry concealed.

For just $75/year, you receive:

- Unlimited legal defense (with plan attorney)
- Coverage for criminal and civil charges if you are legally carrying concealed as a retired Law Enforcement Officer, according to LEOSA or state laws

Member benefits,

OPTIMIZED

Optavise engages, educates, and provides benefit guidance for your members.

$10,000 Accidental Death Benefit

- Pays a cash benefit if a member dies accidentally or suffers a severe injury, such as loss of motion, sight or limb.
- Offers coverage 24 hours a day, 365 days a year
- No financial obligation
- No medical exams, forms, or waiting period
- First 12 months complimentary at no-cost

Discount Mortgage Programs

- **Mortgage program** offers no lender fees, 1% rate buy down for 2-years, and loan forgiveness up to $525k for on-the-job deaths in certain industries.

Member Engagement and Education

- In-person and virtual engagement available
- On-site visits at roll calls one time per year
- Drawings and prizes for members who review the new benefits

Voluntary Benefits

Offer voluntary benefits specifically beneficial to law enforcement.

- **Accidental Injury protection:** Important protection from the costs of unexpected covered injuries
- **Critical Illness protection:** A simple solution that helps cover the costs of covered critical illness, including cancer, heart, stroke.
- **Hospital coverage:** valuable protection against the costs of hospital stays
- **Life insurance:** permanent, portable and term options
- Many policies include a premium-return option, which means members get their money back after a specified period of time.*
- Coverage available for members, spouses, children, & grandchildren.
- Rates never increase due to age

Membership Services

Let us help empower your organization with impactful initiatives, such as:

- Sponsoring local, state and national conventions
- Recognizing your officers at annual awards ceremonies or galas
- Being involved in outings or charities that are important to your group

To learn more, contact:
Amanda Krieg
330-715-8959
amanda.krieg@optavise.com

Optavise. Member benefits well-advised.

* The premium-return benefit is subject to state and product availability. The benefit has an additional charge and may pay minus claims or regardless of claims based on the policy selected. The policy must remain in force until the end of the premium-return period for the benefit to be paid.

LIMITED-BENEFIT POLICIES. These policies have limitations and exclusions. For costs and complete details of coverage, contact the agent. Most policies underwritten by Washington National Insurance Company, home office: Carmel, IN. AD&D insurance provided by third-party affiliate.

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OP-1154-FS

Do you have FOP/FOPA Plates?

In cooperation with the Ohio Bureau of Motor Vehicles (BMV), the FOP offers a special FOP member-only license plate and a FOPA member-only license plate.

These plates can be ordered at any local BMV Office, but first, you must receive an approved application from the Ohio State Lodge. You will receive your approved application(s) in the mail, which you can complete based on the style of plates desired and take to any local BMV.

In order to approve your application, please fill out this web form at this address :
https://www.fopohio.org/LicensePlates

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EDUCATION THAT HONORS YOUR SERVICE

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FOR YOUR ENTIRE FAMILY
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Starting at

$5,250
TO UNDER $10,000

ADVANCE YOUR CAREER — Gain the skills and credentials to move ahead with confidence.

PREPARE FOR PROMOTIONS — Education that helps you qualify, compete and lead.

HELP YOUR FAMILY SUCCEED — A benefit that opens doors for your loved ones too.

INVEST IN YOUR FUTURE — Affordable education today for a stronger tomorrow.

SCAN TO LEARN MORE

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CROSSCOUNTRY MORTGAGE®

As the Preferred Mortgage Partner of the FOP, count on us for answers and advice, plus exclusive savings and options available only to FOP members and their families.

We offer an exclusive:

LINE OF DUTY DEATH BENEFITS

The LODDB, designed to provide financial protection to the families of first responders.

This complimentary, one-time benefit cancels the balance of your mortgage, up to $525,000, should you fall in the line of duty.

It covers any work-related activities involving external force and violence, as well as heart attack or stroke that may occur during strenuous training or activity.

Eligibility

- Federal, state, county, or municipal agency first responder or transit worker
  - Including full-time, part-time, and volunteer law enforcement, fire & rescue, and EMS
- Must be under 70 years old at loan inception
- First-lien mortgages serviced by CrossCountry Mortgage
- Eligible conventional or government loans*
- Primary residences, second homes & investment properties
- Purchase & refinance transactions

**Fannie Mae, Freddie Mac, Ginnie Mae, USDA and VA*

NO LENDER FEES

Get up to $2,200 to help cover fees towards a home purchase or refinance*

Call today to speak to your representative to get the protection you and your family deserve.

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100 Motor Parkway, Suite 112 Hauppauge, NY 11788 | NMLS 1681501 | Equal Housing Opportunity. All loans subject to underwriting approval. Certain restrictions apply. All borrowers must meet minimum credit score, loan- to-value, debt-to-income, and other requirements to qualify for any mortgage program. CrossCountry Mortgage, LLC NMLS3029 (www.nmlsconsumeraccess.org). The LODDB is for 1st mortgages closed with CrossCountry Mortgage LLC only, and is not available on Home Equity Lines of Credit (HELOC). All Law Enforcement Members must be under 70 years of age and cannot currently be enrolled in an "End of Watch Benefit" Program. *** Terms & Conditions:** This is not a commitment to lend. All loans subject to program guidelines and underwriting approval. Loan program terms and conditions are subject to change without notice. Available for first lien mortgage purchase money loans or refinance loans only, subject to certain minimum loan amounts. Discounts will be applied at closing as a lender credit up to a maximum of $2200 to cover Processing, Underwriting, and Application fees, limitations may apply. Borrower cannot receive cash at closing. Only one offer per loan transaction will be accepted. No cash value. Available only on loans originated by CrossCountry Mortgage, LLC. Borrower must mention the program at the time of application. CrossCountry Mortgage, LLC has the right to accept, decline, or limit the use of any discount or offer. Lic. Mortgage Banker-NYS Banking Dept.

NATIONAL FOP APPROVED

The EBS Hero Plan

Tailored Benefits. Trusted Support

200k Line of Duty Death Benefit

No payroll requirement -- direct pay available

- ✓ $3000 initial hospital benefit
- ✓ $750 daily hospital benefit (doubles for ICU)
- ✓ Dependents eligible for coverage
- ✓ Members may self-enroll or agent assisted
- ✓ Dedicated service team for claims and coverage assistance
- ✓ Premiums waived if disabled
- ✓ Portable - coverage continues even if you change jobs
- ✓ 24-hour coverage on or off-duty or working special details

- ✓ $100 health screening benefit for each covered person
- ✓ 25% benefit increase for organized sports injuries
- ✓ $70 per day chiropractic benefit
- ✓ Ambulance Benefit: Ground $600 I Air $3000
- ✓ $2000 gunshot wound benefit
- ✓ $150 Doctors office or Urgent Care visit
- ✓ $400 Emergency Room benefit

Additional Protection for Those Who Serve

- ✓ GI lump sum critical illness & cancer benefits for members & spouses
- ✓ Short-term disability with no offsets or reductions for other coverage. Pays for partial disability even on light duty. Pregnancy treated like any other illness
- ✓ Guaranteed issue hospital plan with no pre-existing exclusions
- ✓ Guaranteed issue life insurance for members, spouses and children

For Retirees, Spouses & Surviving Spouses

- ✓ Full Medicare coverage -- Advantage, Supplements & drug coverage
- ✓ Help retired LEOs to navigate Medicare
- ✓ Help surviving spouses understand Medicare

For rates and how to make this available to your members, please contact:

GMaytubby@EBSWorksite.com

KellyM@EBSWorksite.com

FRANCISCAN UNIVERSITY

School of Professional Programs

Center for Criminal Justice, Law, & Ethics

Dear Members,

One of the strengths of our criminal justice programs is the experience our instructors bring to the classroom. Dr. Jeff Magers, one of our adjunct instructors, is a retired Captain with the Jefferson County (KY) Police Department, a retired Lieutenant Colonel in the U.S. Army, and previously served as Mayor of Bancroft, Kentucky.

In addition to his law enforcement and military background, Dr. Magers has worked extensively in police policy, training, and leadership development, including work with the International Association of Chiefs of Police (IACP). Dr. Magers has taught courses in American Policing, Community Initiatives in Criminal Justice, Protection of Children in the Justice System, and Special Topics.

Our programs are designed to be **practical and applicable to the profession.** Rather than focusing heavily on research and statistics, courses are taught by professionals working in the field who focus on advancing real-world knowledge, leadership, and skills. Our programs are welcoming to all law enforcement and designed to build on the experience officers already bring to the profession.

20%

As part of our partnership with the **Ohio FOP,** members receive a **20% TUITION DISCOUNT.**

Additional program information is available here:
https://franciscan.edu/program/online-ms-criminal-justice/

Questions: criminaljustice@franciscan.edu

Or speak directly: 740-284-5367

We also look forward to meeting many of you at the **Ohio FOP Conference & Expo** in July.

MEET OUR INSTRUCTOR

Dr. Jeff Magers

- Retired Captain, Jefferson County (KY) Police Department
- Retired Lieutenant Colonel, U.S. Army
- Former Mayor, Bancroft, Kentucky

Our mission is to educate and form ethical leaders who will **uphold truth, serve others, and promote justice** in their communities and careers.

God Bless your day,

Adrien Lee

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UPHOLD TRUTH & JUSTICE

Ohio Police
Important Dates

October 22-23, Great Lakes Area Coalition Training Gun Lake, MI

October 28 Women's Conference Columbus

November 5-8 National Board Meeting Chicago

January 22-23, 2027 FOP of Ohio Winter Board Meeting Columbus

February 21-26, 2027 Pathway to Excellence Las Vegas

March 18-20 Spring National Board Meeting Denver

July 10-13 91st FOP of Ohio Conference Sharonville

August 9-12, 2027 National Conference Salt Lake City