



# The NEWSLETTER

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## VACATION CLUB

Start saving for your next vacation now! With our Vacation Club savings account, you can save throughout the year so you'll have the cash you need for next year's vacation expenses. Open a Vacation Club account online or stop by any of our six convenient locations to start saving today!

(260) 484-2102  
FPCCFCU.ORG

## Your 2023 Budget Checklist

Whether you're confident in your finances or unsure of where your focus should be monetarily, the start of the New Year provides the perfect snapshot with which to formulate a new budget for 2023. Take this time to reflect on the past 12 months and see how you can improve your financial trajectory this year with an annual budget and a long-term goal.

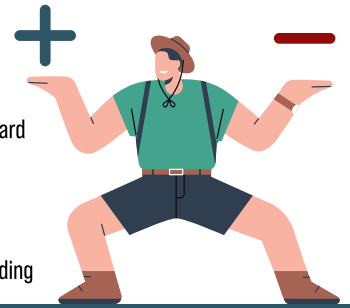


### What are your goals?

Start putting together a list of your goals and aspirations by thinking about what you want to do with your money in the long term. Would you like to focus on paying down your debt? Purchase a vacation home? Retire early? Make sure you're considering how you can measure your progress and what your timeline is. This is your objective, and reaching it will depend on how much you're investing in it regularly.

### What's your net worth?

Now that you have your goals in mind, it's time to figure out your starting point. The first step to formulating your plan will be to evaluate your current financial status and spending habits. First, you'll want to calculate your net worth. Figuring this out isn't as complicated as it sounds. Add up all your assets, including things like money in your bank accounts, retirement or 401K accounts, home equity, and car equity, and subtract any debts including your mortgage, student loan balance, credit card debt, or any money you owe to family or friends.



### Is your cash flow positive or negative?

Another important step in your planning process is measuring your cash flow – how much you're spending versus how much you're earning. Look back at your 2022 expenses and compare that total to your annual earnings. If you're spending more than you earn, you have a negative cash flow, which could lead to problems down the road, such as credit card debt or bankruptcy. Conversely, positive cash flow means you're spending less than you earn, which is a good sign that you're already on track to meet your goals.



**Now that you know what to include in your budget, try laying out your numbers on a notepad, in a spreadsheet, or with your budgeting app of choice.**



It's important to remember that your goals may change with life's changing circumstances, but formulating an annual budget will help you start putting money in your own pocket for your winter home or travel plans, or whatever else becomes important to you down the road. Visit [fpccfcu.org](http://fpccfcu.org) to learn about the various savings accounts Fire Police City County FCU offers. Whether you're looking to save for retirement, a vacation, or next year's holiday season, we can find the perfect fit for you.

### Use the 50/30/20 rule

An easy and effective way of budgeting is the 50/30/20 rule. Start by dividing your after-tax income into three categories:

- Essentials (50%)
- Wants (30%)
- Savings (20%)

When setting up your budget, it's important to consider all the costs you may incur each month. Some of the most common items to include are:

- |                                 |                             |                              |
|---------------------------------|-----------------------------|------------------------------|
| • Rent/mortgage                 | • Entertainment             | • Household maintenance      |
| • Subscriptions and memberships | • Car registration or lease | • Travel expenses            |
| • Groceries                     | • Bank account fees         | • Holiday and birthday gifts |
| • Dining out                    | • Clothing                  | • Parking                    |
| • Pet costs                     | • Emergency fund            | • Daily incidentals          |
| • Personal care                 | • Charitable contributions  |                              |
| • Prescriptions                 |                             |                              |

# VISA BALANCE TRANSFER

# 4.99% APR\*

## NO BALANCE TRANSFER FEE



## FOR NEW AND EXISTING CARDS FOR 12 MONTHS

\*Special balance transfer interest rate of 4.99% APR is applied for twelve (12) months from posting date of the transfer. APR = Annual Percentage Rate. Promotional APR will last through twelve (12) statements and then revert to regular variable purchase APR with the thirteenth monthly statement. Promotional period January 1 – March 31, 2023. Rates subject to change without notice. Fire Police City County FCU accounts excluded.

## zogo

on the app store today.

### get paid to learn financial literacy.



Income



Taxes



Debt

300+ lessons. 20 categories. real rewards.

## access code:

## FPCCFU

# Report of the Nominating Committee

## INDIVIDUAL RETIREMENT ACCOUNT

IRA contribution limits for Traditional and Roth accounts in 2023 have increased from 2022. If you are under age 50, you can contribute up to \$6,500 in 2023. If you are 50 or older, you may contribute up to \$7,500. The last date for IRA contributions is **April 18th, 2023**. If you don't have an IRA, schedule an appointment to open one today.

## NOTICE

### AUDIT OF ACCOUNTS

The Supervisory Committee is conducting an Audit of Accounts. If you did not receive a statement or your statement is in error, please contact the Supervisory Committee:  
**P.O. Box 8764  
Fort Wayne, IN  
46898.**



The Nominating Committee has filed the names of the following individuals for the four vacant positions on the Board of Directors. There will be no nominations from the floor. The election of officers will not be conducted by ballot when there is only one nominee for each position to be filled.

**Nominee #1:** Mike Aker - Mr. Aker has been a member of the Board of Directors since 1987. He served on the Credit Committee from 1971-1986. Mr. Aker retired in December 2005 as a Battalion Chief for the Fort Wayne Fire Dept. after 36 years of service. From 1966 to the present day, he works as a building contractor. Mr. Aker attended Purdue University and received an associate degree in accounting from International Business College.

**Nominee #2:** Nancy Kline - Ms. Kline has been with Fire Police City County FCU since 1988, graduating from CUNA's Management School (2000) and Financial Management School (2016). Nancy received NAFCU's Certified Risk Management (NCRM) designation in 2019. She served on the Board of Directors of Northeastern Indiana Credit Union Chapter. She served on various committees for the Indiana Credit Union League, including the Finance and Audit Committee. After serving on its Supervisory Committee, she was elected to the Board of Directors at Corporate America Credit Union. Nancy holds an Associate Degree in Management and Communication, a Bachelor of Science Degree in Business Administration, and a Master of Business Administration (MBA). She was inducted into the Golden Key National Honor Society. Nancy is a member of the CUNA CEO Council.

**Nominee #3:** Jim Moring - Mr. Moring has been on the Board of Directors since 1979 and was Vice Chairman of the Board from 1989-2010. He was on the Supervisory Committee from 1974-1979. Jim is a retired Fort Wayne firefighter and has been active with the Steuben Co. Sheriff's Reserves since 1992. He served on the Board of Control and the Steuben Co. Marine Patrol. Elected to the Advisory Board of Jamestown Township in 2007 and again in 2010, he served as secretary through 2014.

**Nominee #4:** Art Norton - Mr. Norton currently works for the Fort Wayne Police Department as a third-shift Patrol Sergeant in the Northwest Quadrant. He recently completed 33 years of service. During his tenure, he worked in the Investigative Support Division and Uniform Operations. Prior to joining the police department in 1987, Art worked in the management field. He is a certified Brunswick Corporation Manager as well as a Six Sigma Black Belt. He is an Indiana School Safety Specialist, certified by the Indiana Department of Education, and is employed by Bishop Dwenger High School as Head of Security and SRO. Art has volunteered on several boards and nonprofits. He was a board member of the Police Credit Union prior to the merger in 1997. He is a past president and current trustee for the Indiana Wayne Lodge #14 Fraternal Order of Police and has served as their Club and Reception Hall manager for numerous years.

### Board of Directors: Nomination by Petition

Petition Deadline: **March 1, 2023**

The Nominating Committee has filed the names of the following individuals for the four vacant positions on the Board of Directors. There will be no nominations from the floor. The election of officers will not be conducted by ballot when there is only one nominee for each position to be filled. For members wishing to be nominated by petition, the procedures are as follows:

1. The nominee's petition must contain the signatures and printed names of at least 1% of the membership (109 members).
2. Nominations must be accompanied by a brief statement of qualifications, biographical data, and a signed statement from the nominee that he or she is agreeable and will serve if elected.
3. To be considered, the nominee's petition must be received by the Secretary of the Board, at 3306 N. Clinton St., Fort Wayne, IN 46805, by close of business on March 1, 2023. To request an application and valid signature form, please contact Jessica at (260) 469-5943

### Reflection of Caring Scholarship Application

The Credit Union will be awarding **scholarships** to students who have demonstrated their commitment to making our community a stronger and better place to live.

Three scholarships for **\$2,000** each will be awarded to applicants who best exemplify this dedication to service. The application is available at:

<https://www.fpccfcu.org/scholarship>

**Application Deadline:  
5pm Monday, May 1, 2023**





## CU OUT & ABOUT

MAR 18

**GET GREEN**  
Downtown Fort Wayne

MAY 6

**CANCER SERVICES  
RIBBON WALK**  
Downtown Fort Wayne

### HOLIDAY HOURS

**PRESIDENTS' DAY**  
All locations will be **CLOSED** on  
Monday, Feb. 20, 2023.

VISIT ONE OF OUR  
SIX LOCATIONS

### Main Branch

3306 North Clinton St  
Fort Wayne, IN 46805

### Southwest

6304 W Jefferson Blvd  
Fort Wayne, IN 46804

### Southeast

907 East Tillman Rd  
Fort Wayne, IN 46816

### Northeast

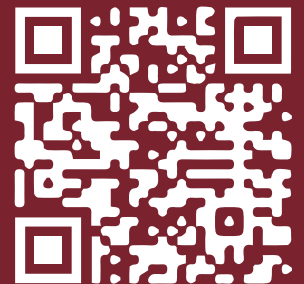
7505 Maplecrest Rd  
Fort Wayne, IN 46835

### Northwest

10123 Lima Rd  
Fort Wayne, IN 46818

### New Haven

104 Lincoln Hwy West  
New Haven, IN 46774



(260) 484-2102

FPCFCU.ORG



\*50 individuals will receive a  
FPCFCU gas card when an auto  
loan is closed and funded. 1 gas  
card per member. Restrictions  
may apply.

HE KNOWS A GOOD  
RATE WHEN HE  
SMELLS ONE.  
SCAN THE QR CODE  
BELOW TO GET A  
BIG WHIFF!

SCAN ME



# \$50 GAS CARD

THE FIRST 50 PEOPLE TO  
CLOSE AN AUTO LOAN  
WILL RECEIVE A GAS CARD.\*

YOUR FIRST TANK  
IS ON US, SO  
PUMP IT UP!

