

The NOZZLE

Newsletter

SPRING 2017
EDITION



WE'RE ALL KIDS AT HEART, BUT BE SMART!

Motorcycle season will soon be upon us. Most lenders consider motorcycles a luxury item, so they'll be critical of your credit history before approving you for a loan. If you're thinking about making a two-wheeled investment, follow these tips so you and your wallet don't get taken for a ride:

- Know what you can realistically afford before you enter a showroom. Setting your sights on the perfect bike only to discover you can't get financing can be a disappointing experience.
- The larger your down payment, the less you will need for monthly payments.
- Shop, shop, shop! Once you've decided on make, model, options, and colors, visit at least three dealerships. Ask for each dealer's best offer, then take the best deal. Don't let a dealership pressure you to spend your money before you're ready.
- Know everything about your motorcycle and deal before you make it final. Never be afraid to ask if you do not understand the financing terms, late fees, penalties, or payment options. In addition, review your motorcycle safety guides and make sure you have all the right equipment for when you're ready to ride off the lot.
- Dealer financing is not always the best option. Dealers want to sell you a bike, so it's in their best interest to help you obtain financing. The same goes with manufacturer financing. This option is usually only available to customers with excellent credit scores.
- Get pre-approved with your Credit Union. We make the motorcycle buying process easy with our quick online application, 90 days of no payments, and online loan management. Pre-approval also means knowing your buying power ahead of time so you're prepared when you walk into any dealership or talk to a private seller.

Regardless of the method you use to buy a vehicle, it's important to realize that knowledge is power and preparation is everything. Do your homework so you can enjoy your ride!



(260) 484-2102 | www.fpccfcu.org | memberservices@fpccfcu.org

Inside This Issue

- Apple Tree Seminars
- The Credit Union Difference
- 83rd Annual Meeting Announcement
- Board of Director Nominees
- MyCU Youth Education Courses
- Franklin Park Now Open
- April - June 2017 Events
- Holiday Hours

April Rates

Vehicle Loans

As low as **1.74% APR***

*The annual percentage rates (APR) listed are our best rates. Subject to credit approval. Rate may vary depending on credit score, model year of vehicle, and eligible relationship bonus. APR valid April 1-30, 2017. Rates subject to change without notice.

Certificate Specials

11 mo. at 0.74% APY*

31 mo. at 1.34% APY*

54 mo. at 2.04% APY*

*APY = Annual Percentage Yield. Rates valid April 1-30, 2017. Rates subject to change without notice. Minimum investment \$500. Minimum investment for MyCU members just \$300. Early withdrawal penalty may apply.



APPLE TREE SEMINARS

Investment Seminar

Join us for an informational seminar on investments. In the environments of all-time market highs coupled with low interest rates, uncertainty can definitely be present when attempting to choose a prudent investment. Investment ideas geared toward the current conditions will be the focus of the presentation.

When: Wednesday, April 19, 2017

Time: 6:30pm

Where: The History Center at 302 W. Berry Street, Fort Wayne, IN 46802

Lunch and Learn

Join us at our Maplecrest Road location and enjoy a light lunch while learning more about what Fire Police City County FCU and our partners at Apple Tree Financial Group can do for you! Representatives from both firms will be on hand to answer questions, and make your acquaintance.

When: Friday, June 16, 2017

Time: 11:00am

Where: Fire Police City County FCU
7505 Maplecrest Road location

www.appletreefinancialgroup.com

This is for informational purposes only and does not constitute an offer to purchase or sell an investment. Market performance and interest rates may fluctuate and are not indicative of future results. Securities offered through Concorde Investment Services, LLC (CIS), member FINRA/SIPC. Advisory services offered through Concorde Asset Management, LLC (CAM), an SEC registered investment adviser. Insurance products offered through Concorde Insurance Agency, Inc. (CIA). Apple Tree Financial Group and Fire Police City County FCU are independent of CIS, CAM and CIA.

THE CREDIT UNION DIFFERENCE

If you've ever wondered about the difference between a credit union and a bank, then rest assured that you're in good company. Banks and credit unions offer many overlapping services. Both banks and credit unions accept deposits, administer checking and savings accounts, issue credit and debit cards, and provide home loans in addition to consumer loans. Their differences aren't always immediately apparent.

What's the Difference?

Banks are for-profit corporations owned by their stockholders. Larger banks are typically Wall Street institutions, but there are smaller neighborhood and regional banks with more local ownership. Credit unions, on the other hand, are not-for-profit financial cooperatives owned by members in the local community!

True, neither banks nor credit unions are in business to lose money. We both need to make profits on our products and services to stay in business. The difference is this: When a bank makes money, they send profits to their stockholders. When a credit union makes a profit, we pass it on to our members. This can be in the form of a dividend, better rates, and a variety of actions that bring greater value to members of the cooperative. We can also offer services and loans with lower fees than banks since we are not focused on pleasing distant shareholders through a quarterly dividend.

Our mutual ownership structure gives us another advantage. Wall Street cannot pressure us to make unwise decisions for short-term gains at the expense of our membership. Every decision we make is in the best interest of our members. Each member, regardless of how much money he or she has on deposit, gets one vote in electing board members. Furthermore, while board members of banks are typically paid for their service, members serving on a credit union's board volunteer their time.

Additionally, Fire Police City County Federal Credit Union lives by the philosophy of "People Helping People." We serve our community to strengthen the connection with our members and strive to help those in need of financial services. We even go as far as engaging youth in financial education and offering financial seminars for members of the community throughout the year.

We know you need more than a variety of financial products and services. You need to know your money is safe; and at Fire Police City County Federal Credit Union, it is!

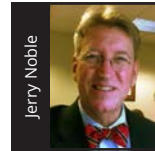
2017 ANNUAL MEETING

Date: Thursday, May 11th

Please join us for our Annual Meeting on Thursday, May 11th at The Landmark, located at 6222 Ellison Road, Fort Wayne, IN 46804. Doors open at 6pm and the meeting begins at 6:30pm. The Annual Meeting is free to attend; however, tickets for dinner following the meeting are \$10.00 per member. Purchase yours today at any of our nine locations, available through April 28, 2017.

REPORT OF THE NOMINATING COMMITTEE

In compliance with Fire Police City County FCU Bylaws, the Nominating Committee has filed the names of the following nominees for five unopposed positions on the Board of Directors to be recognized at the 2017 Annual Meeting. Nominees listed below appear alphabetically.



Michael Aker - Mr. Aker has been a Board Member since 1987. He currently owns and operates a building contracting company. He served on the Credit Committee from 1971-1986. Mr. Aker is a Purdue Alumni and holds an Associate Degree in Accounting. He retired as a Battalion Chief from the Fort Wayne Fire Department in 2005 after 36 years of service.

Ronald E. Brockmyer - Mr. Brockmyer has been a Board Member and Treasurer since 1971. He managed the Credit Union from 1971-2001 and was the Chief Financial Officer from 2003-2016. He attended CUNA Financial Counseling School and is a Purdue Alumni. He has also served on the Northeastern Indiana Credit Union Chapter Board, as well as the Indiana Credit Union League Board. Mr. Brockmyer retired from the Fort Wayne Fire Department in 1981. He enjoys traveling the world.

Nancy V. Kline - Ms. Kline has been a Board Member since 2016 and a Credit Union employee for over 30 years, currently serving as President. She serves on various committees for the Credit Union, in addition to serving on the Supervisory Committee at Corporate America Credit Union. Ms. Kline holds an Associate Degree in Management, a Bachelor of Science Degree in Business Administration, and a Master of Business Administration. She also graduated from CUNA Management School and attended CUNA's Financial Management School. Ms. Kline has served on the Board of Directors of the Northeastern Indiana Credit Union Chapter and various committees for the Indiana Credit Union League. In her spare time, she likes to spend time with family, traveling, and fishing.

James Moring - Mr. Moring has been a Board Member since 1979, served as Vice Chairman from 1989-2010, and was on the Supervisory Committee from 1974-1979. He retired from the Fort Wayne Fire Department after 20 years of service. Mr. Moring was active with the Steuben County Sheriff's Reserve and also served on the Board of Control and the Steuben County Marine Patrol. He served 10 years on the Steuben County Lakes Council and 30 years on the Board of Directors for the Jimmerson Lake Association. He was elected to the Advisory Board of Jamestown Township in 2007, 2010, and served as Secretary through 2016.

Jerry Noble - Mr. Noble has been a Board Member since 2016 and is an employee of the Fort Wayne Tin Caps. He served the Allen Superior Court for 43 years, 28 as Court Executive, managing one of the largest budgets in the County. He received the Sagamore of the Wabash designation from Governor Mike Pence. He currently serves on the Board of Directors for Friends of the Allen County Juvenile Center. Mr. Noble holds a Bachelor of Arts Degree in Pastoral Ministries and a Master of Public Affairs. He enjoys serving the community in a practical and meaningful way.



Important Notice

Election Procedures

An election by unanimous consent will occur and a vote will not be held, as is custom when members nominated by the Credit Union are unopposed.



SAVINGS WITH A PLAN

Financial education is a foundation of development and self sufficiency. We believe in teaching youth about smart money management and the basic understanding of saving, banking, and cost comparison to further their financial success into the future.

Featuring topics from checkbook balancing to budgeting to different types of debt to building credit, we will be offering several short education workshops for our MyCU Youth throughout 2017. Snacks, goodies, and financial basics will be provided at each class, as well as a gift for each attendee.

Workshop 1: Budget and Checkbook Management

When: Tuesday, June 13, 2017

Time: 9:00AM - 10:00AM

Where: 3226 N. Clinton Street (Fire Police City County FCU Executive Ctr)

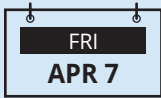
Our first workshop will cover the basics of how to balance a checkbook as well as create and manage a budget. We will teach the importance of these skills as well as tips, tricks, and tools to help achieve early financial success through saving and budgeting.

We look forward to seeing you. Further workshops will be held on July 11 and August 15 with more topics and details to come. MyCU members who attend all three workshops earn a valuable gift!

CU OUT & ABOUT

Winter 2017 Community Service = 67 Service Hours

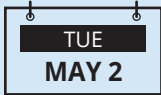
During the first quarter of 2017, Credit Union representatives provided support to community events for various organizations including Fort Wayne Professional Firefighters Local 124's Get Green Festival.



MEMBER EGGPRECIATION DAY

Friday, April 7, 2017

Stop by our Jefferson Pointe branch from 11am-3pm to pick an egg from one of our baskets. If you find the Golden Egg, you win a delicious prize!



SLICE OF KNOWLEDGE - FRAUD & SECURITY

Tuesday, May 2, 2017

We'll be dishing up tips, advice, and pizza at E. State St. Pizza Hut at our Slice of Knowledge seminar about keeping you safe against fraud & identify theft.



LAPPER WALK FOR CANCER SERVICES

Saturday, May 13, 2017

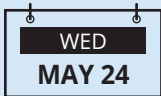
We're proud to support the 2017 Lapper & Survivors celebration by lending a hand to help raise funds for ongoing assistance for survivors in our community.



KIDSTRAVAGANZA

Saturday, May 20, 2017

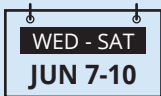
Stop by our Lima branch for fun and FREE refreshments with Johnny TinCap. Play games, win prizes, and get fitted for a free bike helmet while supplies last.



ANNUAL S.A.V.E. GOLF OUTING

Wednesday, May 24, 2017

We'll be out to support S.A.V.E. (Standing Against Violence Everyday) during their annual outing to raise funds for equipment for the FWPD's SWAT Team.



GERMANFEST

Wednesday through Saturday, June 7-10, 2017

Celebrate Fort Wayne's 36th annual Germanfest. The Credit Union will be there on Wednesday from 11AM-2PM in the Main Pavilion at Headwaters Park.



HOOSIER BURN CAMP GOLF CLASSIC

Saturday, June 10, 2017

The Credit Union will be on-site to support the Fort Wayne Fire Department as they host their annual golf outing to raise funds for Hoosier Burn Camp.



NEW HAVEN CANAL DAYS PARADE

Saturday, June 10, 2017

Canal Days is returning to New Haven June 6-10, 2017. Come early to claim a prime spectator spot and watch for your Credit Union in the Annual Canal Days Parade.



FRANKLIN PARK

Parks & Recreation moving forward with Phase Two

Fort Wayne Parks and Recreation has been working on a project to transform the Franklin Park Elementary School site, located on St. Mary's Avenue between Archer and Greenlawn Avenues, into a usable space for city residents.

Phase One of the transformation started with the demolition of the existing school building. To honor the history of the land, the arches that served as entry to the school were preserved and re-purposed as the new entryway to the park. New walkways along with a splash pad were created and opened to the public in August 2016.

The Parks Department will be moving forward with Phase Two this spring. Phase Two includes a complete remodel of the existing maintenance building that remains on the site and construction of a new parking lot, pathways, and a courtyard area. The building will be transformed into an indoor event space with garage style doors that can be opened to expand into a plaza for even larger events such as markets, fairs, or concerts. Seating areas and more intimate spaces will be sprinkled throughout the newly landscaped park.



Our Locations

Main Branch
3306 North Clinton St
Fort Wayne, IN 46805

Rousseau Centre
1 East Main St, Ste B32
Fort Wayne, IN 46802

Citizens Square
200 East Berry, Ste 95
Fort Wayne, IN 46802

East Coliseum
1802 Inwood Dr
Fort Wayne, IN 46815

Southeast
907 East Tillman Rd
Fort Wayne, IN 46816

Southwest
4705 Illinois Rd, Ste 118
Fort Wayne, IN 46804

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

***ALSO OPEN**
SATURDAY 9AM-12PM

Holiday Hours

- **Memorial Day Weekend**
Saturday, May 27, 2017 through
Monday, May 29, 2017
All Locations Closed



Important Notice

Verification 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: Supervisory Committee, P.O. Box 80182, Fort Wayne, IN 46898.

