

The NOZZLE Newsletter

APRIL 2018
EDITION



Important Changes at Your Credit Union!

Fire Police City County FCU is committed to providing you with the best service and financial tools possible and we've worked hard to deliver that promise. We've listened to your requests for modern banking technology and have begun the process of a complete system upgrade.

Advances made in banking technology have increased the demand for electronic services. The ease of banking without the need to drive to a branch has become so common among our members that we have seen a significant reduction in the usage of some of our branches. With fewer members needing to come in to branches and because three of our locations are within close proximity of another office, we have decided to redirect these resources to better benefit all members.

Effective April 27, 2018, our branches located at Rousseau Centre, Citizens' Square and Inwood Drive will be closed. All employees working at these branches will assume roles at one of our other 6 locations. New state-of-the-art ATMs will be installed at the Rousseau Centre and Citizens' Square locations that will offer chip enabled technology and the ability to accept deposits. Members who use these branches can still bank in person at the following locations:

Our Main Office, located at 3306 N. Clinton Street, is less than 3 miles from both Rousseau Centre and Citizens' Square and just 4 miles from Inwood Drive

Our New Haven branch, located at 104 Lincoln Highway West, and our Maplecrest branch, located at 7505 Maplecrest Road, are both only 5 miles from Inwood Drive.

The decision to close branches is never an easy one. Fire Police City County FCU remains a sound and secure financial institution as it has been since 1933. We value your business and are dedicated to providing exceptional member service now and in the future.

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2018 ANNUAL MEETING

Date: Thursday, May 10th

Location: Mizpah Shrine Center

Please join us for our Annual Meeting on Thursday, May 10th at the Mizpah Shrine Center Imperial Room, located at 1015 Memorial Way, Fort Wayne, IN 46802. 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 branch locations, available through April 28, 2018.

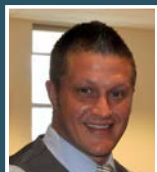
REPORT OF THE NOMINATING COMMITTEE

In compliance with Fire Police City County FCU Bylaws, the Nominating Committee has filed the names of the following nominees for four unopposed positions on the Board of Directors to be recognized at the 2018 Annual Meeting.

BRETT BROWN



JEREMY BUSH



JOSHUA HARTUP



DONALD STEDGE



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. There will be no nominations from the floor.

Meet Brice, Our Certificate Specialist

A common misconception in any type of financial planning is that you have to have lots of money in order to start saving. Nothing could be farther from the truth. In fact, the more limited the funds are, the more important it is to ensure that they're being used wisely.

Share Certificates are the safest and most reliable way to build your savings and keep it secure. They're one of the best tools in financial planning and our March rates are the best yet! You set the term and the deposit amount and all you have to do is watch it grow!

All through the month of April, you can meet our Share Certificate specialist, Brice Vinson, at our Covington Plaza location. If you would like to set an appointment with Brice you can reach him at **(260) 918-6263** or by email at brice.vinson@fpccfcu.org.

APRIL CERTIFICATE SPECIALS

19 MONTHS AT
1.84%_{APY*}

41 MONTHS AT
2.34%_{APY*}



*APY = Annual Percentage Yield. Rates valid April 1-30, 2018. Minimum investment \$500. Minimum investment for MyCU members just \$300. Early withdrawal penalty may apply.

Introducing the Infinity Line of Credit!

It's that time of year again, finally warm enough to work outside! Maybe this year you're going to have to replace all of that mulch in your flower bed or perhaps it's finally time to replace that storm door you've been meaning to get to for the last two years.

Whatever the case may be, household maintenance can be expensive. A line of credit can help you bridge the gap between any kinds of extra expenses you may not have the funds for or help you to get ahead on certain projects.



Some benefits to having a line of credit:

- Overdraft protection
- Borrow larger sums of money at a low rate
- Instant cash and easy online advances
- Use funds for any purpose
- You can use it again and again
- Always there when you need it

Fire Police City County FCU can help you through that in-between phase. Our Infinity Line of Credit is a useful tool for when you need to borrow money incrementally, such as paying for an ongoing project, like a house or even personal projects. Apply online at www.fpccfcu.org or call **(260) 484-2102** today.

*Spring is here!
Do you smell new
car in the air?*



WOW!

AS
LOW
AS

2.29%
APR*

Apply online at www.fpcfcu.org
or call **(260) 484-2102** today

*The annual percentage rate (APR) listed is our best rates. Your rate may vary depending on your credit score, model year of vehicle, and eligible relationship bonus. Rates subject to change. Subject to credit approval. APR valid April 1 - 30, 2018.

We've Got You Covered!

We know you love your car and that's why you would do anything to protect it. But do you know what kind of protection it needs? Cars can be fickle. Some may need more maintenance than others. What if a major life event occurs such as losing a job, or maybe you were put in a situation where there's a gap between your coverage with your primary insurance carrier? It's always a good idea to make sure you cover all your bases when it comes to protecting your vehicle. Below are some ways that Fire Police City County FCU can help you give your car the care it needs.

If you want to make sure you are covered in a worst-case-scenario when it comes to protecting your vehicle, you may want to also consider a debt protection plan. We offer a full line of payment protection options and affordable plans to protect your loans in case of an adverse hardship, from loss of life to disability to involuntary unemployment. Protected events include:

- Loss of life, cancels remaining loan balance as of date of death (up to \$75,000)
- Disability, cancels up to 12 payments per occurrence (aggregate max. of \$15,000, up to \$1,000/month)
- Involuntary unemployment, cancels up to 3 payments per occurrence (aggregate max. of \$15,000, up to \$1,000/month). Primary borrower only

Mechanical Breakdown Protection (MBP) is a surefire way to make sure that your vehicle is well taken care of and has the longest life expectancy. Dealers love to sell their extended warranties, which offer less value than the Credit Union's MBP program and typically costs hundreds of dollars more! Your MBP with the Credit Union is a smart way to cover the expense of mechanical failures. Should your vehicle experience a malfunction after the manufacturer's warranty expires without an extended warranty, you will have no protection from the unexpected repair costs that can be in the thousands of dollars. Vehicles today are complex and contain high-tech sensors, electronics, and computers that frequently suffer unexpected failure and need to be replaced. While engines and transmissions are more reliable than ever, it's these other sophisticated parts that frequently fail. As vehicles become more complex, associated repair costs rise dramatically!

Lastly, it's always a good idea to look into Guaranteed Asset Protection (GAP). GAP is a non-insurance product that covers the "gap" between your vehicle's value and the amount you still owe. If your vehicle is stolen or involved in a major accident, GAP may cover the difference between your primary carrier insurance settlement and the payoff on your loan. GAP comes with auto deductible reimbursement of up to \$500. In addition, GAP Advantage could pay an additional \$1,000 toward the purchase of a replacement vehicle when you finance the new vehicle through Fire Police City County FCU within 90 days of an adverse occurrence to your vehicle.

Call **(260) 484-2102** to talk about your coverage options today!



CU OUT & ABOUT

Winter 2018 Community Service = 67 Service Hours

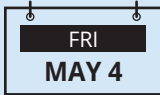
During the first quarter of 2018, Credit Union representatives provided support to community events for various organizations including Fort Wayne Professional Firefighters Local 124's Get Green Festival.



F.O.P. ALL-YOU-CAN-EAT PANCAKE BREAKFAST

Saturday, April 14, 2018

Bring the whole family to enjoy the Fraternal Order of Police All You Can Eat Pancake Breakfast. Located at 2125 Olladale Drive. Admission: \$5 for adults, \$3 for kids 3-12.



APPLE TREE SEMINAR

Friday, May 4, 2018

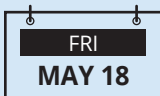
Join us for an evening workshop with Apple Tree Financial Group. Get all your questions about investing answered!



84TH ANNUAL MEETING

Thursday, May 10, 2018

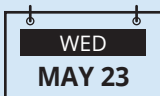
Please join us for our Annual Meeting at the Mizpah Shrine Center Imperial Room. Doors open at 6pm and the meeting begins at 6:30pm.



FORT WAYNE TINCAPS BASEBALL

Friday, May 18, 2018

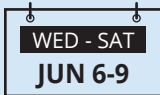
Stop by our kiosk at the TinCaps baseball games, on May 18th to say hello and root on our hometown team!



ANNUAL S.A.V.E. GOLF OUTING

Wednesday, May 23, 2018

We're proud 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 6-9, 2018

Celebrate Fort Wayne's 37th 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 9, 2018

The Credit Union is proud to support the Fort Wayne Fire Department as they host their annual golf outing to raise funds for Hoosier Burn Camp.



KIDSTRAVAGANZA

Saturday, June 23, 2018

Stop by our Covington Plaza branch for fun and FREE refreshments. Play games, win prizes, and learn about Fort Wayne's emergency services.

Smart Home Loans

Retiring early is the dream. You get to spend more time with your family and enjoy your hobbies while you're healthy enough to do so. You can say goodbye to the workday world and begin your permanent vacation. Maybe it's less of a dream and more of a necessity. Maybe health problems like chronic pain or arthritis are forcing you to consider giving up your career before age 65. Perhaps your children need you to help with caring for your grandchildren.

Whatever your reason for retiring early, we want to help make planning for your retirement as stress free as possible. With our Silver Star Mortgage program you can pay off your home in 10 years or less! Don't let another bump in the financial road keep you from retiring early. As a savvy credit union member, you know the advantages of planning ahead for your golden years.

And, remember, we always have Home Equity Lines of Credit available to accomplish what you need to do without dipping into savings or having to pay off high interest debt.

You've been paying for your home for years, it's time to let those mortgage payments start working for you. A home equity line of credit uses the collateral you've built within your home to fund a wide range of personal needs. Our low rates and terms can get your plans moving. Get repayment terms that work for you with rates for short-term or long-term needs.

Call Julie, our Home Loan Expert, at **(260) 469-5956** to plan out your home loan needs today!



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*

6304 West Jefferson Blvd
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

Saturday, May 26 through Monday,
May 28, 2018

All Locations Closed



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

IMPORTANT NOTICE

Remember! Tax Day is April 17th! You can make 2017 contributions to your IRA **up until April 17th**. Get your biggest return yet!



FEDERAL CREDIT UNION