

The NOZZLE Newsletter

DECEMBER 2017
EDITION



*The presents are wrapped
All the ribbons are tied
It's time to relax
In your new ride!*

**NO
PAYMENTS
UNTIL 2018!**

Call Today or Apply Online at
www.fpccfcu.org/apply

Jingle Loans are Here for Your Holiday Needs!

Are you dashing through the snow with your list still incomplete? Come see us for a Jingle Loan to buy yourself something neat! We're here to help you get the extra cash you need for those holiday expenses.

- One rate fits all! **6.99%** APR for everyone!*
- Immediate funds to reduce that holiday financial stress
- Limited time offer! Get it before it's gone!

Celebrate this holiday season knowing that you can check everything off your list with one low interest rate of 6.99% APR*. Stop in, give us a call, or apply online at www.fpccfcu.org/apply to start your holiday shopping today!

*Annual percentage rate (APR) listed is our best rate. Subject to credit approval. APR valid November 1 - December 31, 2017.

DECEMBER RATES

Vehicle Loans

60 months as low as **2.34% APR***

72 months as low as **2.84% APR***

84 months as low as **3.54% APR***

*The annual percentage rates (APR) listed are our best rates. Rates subject to change. Your rate may vary depending on your credit score, model year of vehicle, and eligible relationship bonus. Subject to credit approval. APR valid December 1 - 31, 2017. Loan estimated monthly payment on 60 month loan at 2.34% APR = \$17.75 per \$1000 borrowed. Loan estimated monthly payment on 72 month loan at 2.84% APR = \$15.20 per \$1000 borrowed. Loan estimated monthly payment on 84 month loan at 3.54% APR = \$13.54 per \$1000 borrowed.

Share & IRA Certificate Specials

35 months at **1.55% APY***

51 months at **1.75% APY***

*APY = Annual Percentage Yield. Rates valid December 1-31, 2017. Rates subject to change without notice. Minimum investment \$500. Minimum investment for MyCU members just \$300. Early withdrawal penalty may apply.



A relationship that **GOES BEYOND**



Relax a Little this Holiday Season with Skip-A-Pay

No need to watch out, no need to cry, our Skip-A-Pay will tell you why! Wallet feeling a little light this holiday season? We're here to help, so don't you fret. Our Skip-A-Pay feature lets you pass on your loan payment for one month giving you that extra holiday cash you need. For a low fee of \$25, you can skip your payment this month and continue paying your loan off the next month. Reward yourself with a little break this holiday season from your loan payment.

Call (260) 484-2102, visit any locations, or apply online at www.fpccfcu.org/skip-a-pay to free up some holiday cash today!

Certain restrictions may apply: \$25.00 minimum balance requirement in savings account. Positive account balances required. No delinquent accounts, including VISA allowed. Not available on First Mortgage, Second Mortgage, or Home Equity Loan. Request made at least ten (10) days prior to the payment due date. To be eligible, loans must have a payment history of at least 6 months and must not have been 30 days past due in the last 6 months. Other restrictions may apply.

Dashing Through the Mall?

Your Visa Credit Union Card from Fire Police City County FCU can help you zip through checkout lines in record time. Simply swipe your card, sign for the purchase, and go. You can also pay with your phone! Android Pay, Apple Pay, and Samsung Pay options are now available for all Credit Union Visa credit cards.

We have three great card options to fit any shopping style:

- Finding a low rate credit card can be tricky, but our **Visa Platinum** credit card takes out the guesswork.
- Imagine turning your holiday spending into a family trip, airline miles, or flat screen television. **Visa Gold** cardholders earn points toward rewards.
- We want to help you get more for your money! **Visa Surefire** cardholders earn cash back rewards on all purchases.

All your holiday purchases will be detailed on your monthly statement for easy reference and returns, and you can monitor your account online. Your card will also come in handy for online shopping, travel arrangements, or withdraw cash from over 35,000 surcharge free ATM locations.

To apply for a Visa Credit Card or to request an increase on your credit line, call us today at **260-484-2102** or stop by any branch locations.



NEW VISA ADDRESS

In the last few months, we have had some exciting new changes with our Visa credit cards. Please remember that there is now a new address for all your Visa credit card payments:

**P.O. Box 71050
Charlotte, NC 28272-1050**

If you have any questions concerning your credit card or payments, please stop in or call us at **(260) 484-2102**.

HOLIDAY HOURS

- **Christmas Weekend**
Saturday, December 23 through
Monday, December 25, 2017
All Locations Closed
Tuesday, December 26, 2017
Downtown Locations Closed
- **New Year's Weekend**
Saturday, December 30, 2017
through Monday, January 1, 2018
All Locations Closed
Tuesday, January 2, 2018
Downtown Locations Closed

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 80182
Fort Wayne, IN 46898**

