

FALL

EDITION

OCT - DEC



STRIKES FOR CHARITY CHARITY BOWLING EVENT



Join us on Saturday November 2, 2019 as we join forces in support of Blue Line Paws. Blue Line Paws is a not-for-profit organization with a mission to assist in the replenishment of equipment and provide support to K9s and their families during service and retirement. Registration is open to the public. Contact Kris Gilman at 260-469-5969 or by email at Kris.gilman@fpccfcu.org.

NOVEMBER 2, 2019 1:00PM - 4:00PM

[HTTPS://WWW.FPCCFCU.ORG/STRIKES-FOR-CHARITY](https://www.fpccfcu.org/strikes-for-charity)



Leaves aren't the only thing falling this autumn. Fall into auto rates as low as 2.99%^{APR*}

*Annual Percentage Rates (APR) listed are our best rates. Subject to credit approval. Rate may vary depending on credit score, model year of collateral, and loan term. APR Valid October 1, 2019 - December 31, 2019. Rates subject to change without notice.



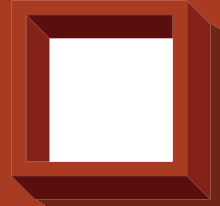
SMALL ENOUGH TO CARE, BIG ENOUGH TO GET YOU THERE.



Opt-In

Weigh the facts of
Overdraft Privilege

OPT-IN



What is an overdraft?

- ✦ An overdraft occurs when you don't have enough money in your account to cover a transaction

Am I automatically covered under overdraft privilege on my account?

- ✦ You are not automatically covered under overdraft privilege
- ✦ You must opt-in to this coverage

What is a benefit of having overdraft privilege on my account?

- ✦ Allowing point-of-sale and ATM transactions to be approved without the funds being in your account
- ✦ Take your account negative up to \$500
- ✦ Cash in emergency situations

OPT-OUT



Can I opt out of overdraft privilege coverage on my account?

- ✦ Yes, if you decide you do not want the service, you can opt-out
- ✦ This means that your point-of-sale purchases and ATM transactions will be declined if you do not have funds in your account

What is the fee if an overdraft occurs?

- ✦ Each overdraft occurrence is assessed a \$30 fee

Skip the cold. Skip-A-Pay.* Christmas vacation can start today.

- More cash to celebrate your holidays
- Use [Itsme247](#) and click on the **SP** next to your loan payment
- Request by phone or stop in to one of our convenient locations.

*\$25 fee per loan. Not available on first mortgage, second mortgage or home equity lines of credit. Limit one Skip-a-Pay per loan per calendar year.

Look out this holiday season for

Candy Cane Cash



WHY INVEST IN A SHARE CERTIFICATE?

A share certificate is a secure form of time deposit, where money must stay in an account for a certain length of time to earn a promised return. Like savings accounts, certificates are a risk free savings tool. However, certificates almost always earn more than a savings account making certificates a great option if you do not need your funds to be liquid for a period of time.

After the term of your certificate you have 10 days to make changes if you wish. During this time, you can close the certificate, move the funds to another share account, or start a new certificate with a new term and rate. If you choose to let the certificate remain as is, it will automatically rollover with the same term and the rate that is being offered at that time. For instance, if you have a 24 month certificate with a rate of 1.5% APY (Annual Percentage Yield) that matures and you choose to let it automatically rollover, the rate for a 24 month certificate may now earn a different APY at time of renewal.

Fire Police City County FCU offers certificates with a minimum deposit of \$300 and terms ranging from 6 months to 5 years, with no monthly fee. Have peace of mind knowing that all funds are federally insured to at least \$250,000 by the National Credit Union Administration (NCUA), a government agency. Additionally, the Credit Union provides private insurance through Excess Share Insurance Corporation (ESI) of at least \$250,000 of additional protection.

2020 Board Applicants Requested

Application Deadline: Friday, Nov. 15, 2019

The Credit Union's Nominating Committee is accepting applications for 5 positions on the Fire Police City County FCU Board of Directors. Qualified candidates must be primary members age 18 or older with active accounts in good standing for at least three years prior to the 2020 annual meeting.

To be considered for nomination, you must submit an application to the Nominating Committee by the end of business on Friday, November 15, 2019. The Nominating Committee will review the applications and select candidates for the ballot.

To request an application, please contact Jessica Biggerstaff at (260) 469-5943 or jessica.biggerstaff@fpccfcu.org

Take advantage of an easier way to pay using bill pay and an Amazon Alexa enabled device with Voice Bill Pay.

FAST.

Issue a payment without your computer or phone.

EASY.

After initial setup, just tell Alexa what bills you would like to pay.

SECURE.

Access using a 4 digit pin you create for an extra layer of security.



KEEP AN EYE OUT FOR OUR CALENDAR!

FEE SCHEDULE UPDATE

Effective November 1, 2019, our fee schedule will be updated.



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