

The NOZZLE

Newsletter

FEBRUARY 2018
EDITION

Break Up with your High Rate!



We'll beat your auto rate by 0.25% APR*

GUARANTEED

Call (260) 484-2102 or apply online at www.fpccfcu.org

APR = Annual Percentage Rate. The 0.25% rate reduction off current documented rate and is available only to new money to the Credit Union. Offer subject to credit approval. Floor rate of 1.00% which may result in interest savings of less than 0.25%. Offer valid through February 28, 2018. Call (260) 484-2102 for further details.

Kick Your Store Cards to the Curb!

Are you tired of your high interest rate making you cry? Transfer all of your balances on your high rate credit cards to one of our VISA Credit Cards. By sliding all your balances over you'll receive an introductory rate of 3.99% APR*.

Not only do you get a great introductory rate with our VISA cards, you'll also receive:

- No annual fees
- VISA Zero Online Liability
- Peace of mind security benefits

Stop the revolving door of high interest and love your new credit card. Let Fire Police City County FCU show you the love you deserve.

*Special balance transfer interest rate of 3.99% 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 the regular variable purchase APR with the thirteenth monthly statement. You have 25 days after the close of each statement period to pay your balance in full without being charged interest. APR = Annual Percentage Rate. Rates subject to change without notice.



A relationship that **GOES BEYOND**

FEBRUARY RATES

Vehicle Loans

60 months as low as **2.79% APR***

72 months as low as **2.79% APR***

84 months as low as **3.79% 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 February 1 - 28, 2018. Loan estimated monthly payment on 60 month loan at 2.79% APR = \$17.96 per \$1000 borrowed. Loan estimated monthly payment on 72 month loan at 2.79% APR = \$15.17 per \$1000 borrowed. Loan estimated monthly payment on 84 month loan at 3.79% APR = \$13.66 per \$1000 borrowed.

Share & IRA Certificate Specials

14 months at **1.52% APY***

61 months at **2.52% APY***

*APY = Annual Percentage Yield. Rates valid February 1-28, 2018. Rates subject to change without notice. Minimum investment \$500. Minimum investment for MyCU members just \$300. Early withdrawal penalty may apply.

GET THE MOST OUT OF YOUR RETURN

Tax season is in full swing! Filing your taxes effectively closes the book on last year while opening up a world of possibilities. Will this be the year you break free from the clutches of debt? Will you set up an emergency fund? Maybe you'll finally start saving for retirement! It's time to dream big about what goals you'll achieve this year. Try this 3 step process:

Refinance: You might consider using a portion of your tax return to apply to the principle balance of an auto loan you may have. This is a great thing to do, however, have you seen your interest rate? You may want to think about refinancing to help you save more throughout the year on paying interest.

Consolidate: Take a look at any and all outstanding credit card balances you may have. Are there any high interest rate credit cards? You can consolidate all of your balances by transferring them to one of our VISA Credit Cards and continue to build your credit throughout the year.

Invest: If you take a look at your financials and find you're in pretty good standing, why not invest a portion of your tax return? Let your money work for you by investing a bit of it in a Share Certificate. You set the terms and the deposit amount.

If you need help reaching your financial goals, Fire Police City County FCU can help. There are many ways we can automate your savings and assist in keeping you on the right track. Call **(260) 484-2102** or stop by your favorite branch today!

TAX PREPARATION

Taxes have you all wound up this season? Let the experts help! As always, our business partners at Apple Tree Financial Group will be providing discounted tax preparation for Credit Union members. The professional tax preparers at Apple Tree work with taxes year-round and stand behind their work.

Call **(260) 637-7278** or visit www.appletreefinancialgroup.com

GRAND OPENING

Our Covington Plaza location at **6304 W. Jefferson Blvd.** will be ready to serve you soon! While this means our Jefferson Pointe location will be closed, our new branch brings some wonderful features:

- **Easier Parking** (yes, finally!)
- **More Convenient Drive-Thru Access**
- **Spacious Lobby**



Our grand opening festivities begin on February 12th! We have some fun celebratory things for you when you come

visit our new branch. Every time you come into our Covington Plaza location to use our services, you will be eligible to enter into our grand prize drawings! Yes, that's right. EVERY TIME you come into the branch to use our services! The more services you use, the more entries you can earn. Also, if you use the ATM at this location, you could end up with a nice surprise in your withdrawal!

Come hang out in our new spaciouly cozy lobby. We look forward to seeing our favorite faces!

CERTIFICATES: LET YOUR MONEY GROW

Is your savings account not earning you enough? Are you wondering how to earn more worth for your money?

If you answered yes to both questions, you should think about investing in a Share Certificate. Earn yourself higher dividends with a steady fixed rate that guarantees the best fixed rate of return. You choose the deposit amount, the term, and the rate.

Share Certificates are one of the safest and smartest ways to save. Let Fire Police City County FCU help you be in full control of your investments.



TEXT ALERTS

Stay up to date on your account and get step by step communications about your loan application right on your phone!

1. Phone Number:

2. Email:

3. By signing, I agree with all terms and disclosures listed below:

Date

Standard data fees and text messaging rates may apply based on your plan with your mobile phone carrier. As mobile access and text message delivery is subject to your mobile carrier network availability, such access and delivery is not guaranteed. Access to, and use of, the mobile communication tools and text messaging services is subject to our Terms of Use and all applicable laws and regulations.

HOLIDAY HOURS

- **Presidents' Day**
Saturday, February 17 through
Monday, February 19, 2018
All Locations Closed



FEDERAL CREDIT UNION