

The NOZZLE

Newsletter

WINTER 2017
EDITION



DON'T LET HOLIDAY BILLS GET YOU DOWN

Plan for the Long Road Ahead by Being a Better Saver in 2017

Between Thanksgiving and Christmas, you probably gave your credit cards a real workout. Now that the holidays are over, the bills are starting to roll in, you might be wishing that you had saved up more to fund the holidays. Fire Police City County FCU can help you manage your saving habits to become an excellent, consistent saver. Here are a few guidelines to help you begin saving today for the 2017 holiday season!

Plan Ahead. It is not too late to start planning for next year's holidays. They will be here before you know it. Write your wish list now and shop for deals all year long. We can help you open a Christmas Club account to begin saving today. Additionally, we offer many other savings accounts that can help you plan for vacations or other expenses this year.

Start Today. The earlier you start to save, the more your money will grow. You earn interest on what you save and on the dividends generated. Consider our Infinity Rewards Draft account, which will keep your money working hard for you, earning a rate of 1.25% APY*.

Save What You Can. It does not matter how much you save in a single deposit. The key is to make regular deposits. If you can only start out with \$10 per paycheck, do it! You can always increase the amount once you are comfortable or earn a pay raise. Signing up for automatic transfers to get in the habit of saving is easy and you will be less likely to miss the money when you do not see it being moved.

Take charge and plan ahead for 2017! By following your plan and saving a few dollars every month for the next 11 months, you will be pleasantly surprised with how much you have accumulated. This will be the best gift you can give yourself! Stop by a branch, call 260-484-2102, or visit www.fpccfcu.org so we can help you meet your financial goals.

*APY = Annual Percentage Yield. APY = 1.25% on balances between \$0.01 and \$10,000. Remaining balances over \$10,000 will earn 0.05% APY. Fees may reduce earnings. Minimum requirements apply: 1) Enrolled to receive e-statements; 2) Net direct deposit; 3) Minimum of four (4) debit card signature based transactions.

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January Rates

Vehicle Loans

As low as **1.79% 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 January 1-31, 2017. Rates subject to change without notice.

Certificate Specials

16 mo. at 1.17% APY*

28 mo. at 1.30% APY*

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



IT'S TAX TIME!

Enjoy Expert Tax Preparation

During the upcoming tax season, 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.

New this year, join us for an evening seminar which will describe how your 2016 tax return can be affected by the Affordable Care Act, IRA contributions, and other potential deductions. Additionally, staff from Apple Tree will be explaining new IRS requirements for tax year 2016.

When: Tuesday, January 24, 2017

Time: 6:00pm

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



www.appletreefinancialgroup.com

Important Notice

Fee Schedule Update

Effective March 1, 2017, our fee schedule will be updated.

RETIREMENT IRAs: WE'VE GOT YOU COVERED!

The New Year is Here! Don't Forget Your 2016 IRA Contribution

Are you unsure of how much you need to save for retirement? Are you worried you may fall short of your retirement savings goals? Opening an Individual Retirement Account (IRA) may help you accumulate money you will need in retirement.

A **Roth IRA** allows your money to grow tax free. It is funded with after-tax dollars, which means you have already paid income taxes on the money you contribute into it. When you withdraw at retirement, you pay no income taxes on those funds. Your participation in an employer-sponsored retirement plan will not affect your eligibility to contribute to a Roth IRA (assuming compensation requirements are met).

A **Traditional IRA** is a tax-deferred retirement savings account. You pay taxes on your money only when you make withdrawals. Tax-deferred means all of your dividends, interest payments and capital gains can compound each year without being hindered by taxes allowing your account to grow much faster than a taxable account. Contributions can be tax deductible on both state and federal tax returns for the year you make the contribution. You should consult with a tax advisor to determine your deductibility.

You can take your IRA one step further with an **IRA Certificate of Deposit (CD)**. If you are investing money in an IRA, turning that money into an IRA CD will give you a greater annual return than either a Roth or Traditional IRA, while keeping your money safe, as an IRA is insured through NCUA for up to \$250,000. Transfer your IRA savings account into an IRA CD to help your retirement fund grow even stronger.

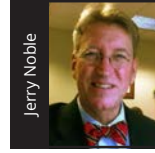
Remember, contributions made to your IRA prior to tax day, Monday, April 17, 2017, may be deductible from the previous year, 2016. Keep in mind however, that the government limits the amount of money you can put into an IRA. The maximum contribution is \$5,500 per person per year (\$6,500 if you are age 50 or over). For a listing of current contribution limits, or information on penalties or distributions, please visit www.irs.gov.

For more information about the two types of IRAs, including details about CD rates, eligibility, and limits, visit any of our branches or call Dianne, our IRA Specialist, at (260) 469-5932.

Fire Police City County does not provide tax or legal advice. Individuals should consult their tax advisor for matters involving taxation and tax planning and their attorney for matters involving trusts, estate planning, charitable giving, philanthropic planning or other legal matters.

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 positions on the Board of Directors to be voted on 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.

BOARD OF DIRECTORS: PETITION NOMINATION

Petition Deadline: Wednesday, March 1, 2017

Nominations for members of the Credit Union Board of Directors, other than those officially nominated by the Nominating Committee, must be made by petition and filed with Fire Police City County FCU no later than close of business on March 1, 2017. To request an application and valid signature form, please contact Rebecca at (260) 469-5958.



SCHOLARSHIPS NOW AVAILABLE

Application Deadline: Friday, March 17, 2017

Each year the Credit Union awards two \$1000 memorial scholarships in honor of Herbert O. Haneline and Edward L. Heidenreich. We are now accepting applications from Credit Union members who are current college students or graduating high school seniors.

Call us at (260) 484-2102 to learn more about applying for our scholarships or to download an application online, visit us at fpcfcu.org/scholarship.



THANK A VETERAN

Calling All MyCU Kids!

Get your crayons, pencils, and pens ready! **February 1st through March 18th**, we will be collecting drawings, cards, and letters for Honor Flight veterans returning from their visit to the Memorials in Washington D.C.

One winner will be selected from each of the categories below:

- **Age 3-7:** Hand drawn illustration of a hero or veteran
- **Age 8-13:** Hand drawn card and message (50 words or less) for a veteran
- **Age 14-17:** Handwritten letter (250 words minimum) thanking a veteran

All entries due by March 18, 2017. Winners will be notified by March 31, 2017. Entry forms can be acquired from and submitted to any of our nine locations. Entries can also be mailed to:

Fire Police City County FCU
Attn: Thank a Veteran
3306 North Clinton Street
Fort Wayne, IN 46805

CU OUT & ABOUT

2016 Community Service = 734 Service Hours

During the final months of 2016, Credit Union representatives provided support to community events for various organizations including: Local 124's Firefighter Retiree Breakfast, Fort Wayne Freeze All-Star Charity Hockey Game, the Firefighter Museum's Saving Santa, the F.O.P.'s Sundaes with Santa, and the Rescue Mission's Gift Wrap for a Reason.



THU
JAN 19

MEMBER APPRECIATION DAY - NATIONAL POPCORN DAY

Thursday, January 19, 2017

Stop by our Citizen Square and Rousseau Center branches (locations listed below) from 8am - 4pm to celebrate and enjoy a tasty popcorn treat!

THU - SUN
FEB 16-19

FORT WAYNE BOAT SHOW & SALE

Thursday - Sunday, February 16-19, 2017

Come see the Credit Union at the 2017 Fort Wayne Boat Show & Sale for on-site financing of boats and watercraft. www.fortwayneboatshow.com

SAT
MAR 4

F.O.P. PANCAKE & SAUSAGE BREAKFAST

Saturday, March 4, 2017

Bring the whole family to enjoy the annual Fraternal Order of Police All You Can Eat Pancake & Sausage Breakfast. Located at 2125 Olladale Drive.

SAT
MAR 11

GET GREEN 5-KILT RUN/WALK

Saturday, March 11, 2017

Celebrate St. Patrick's Day with the Fort Wayne Firefighters' Get Green 5-Kilt Run/Walk. Find us in the drink tent near the Wells Street Bridge.

THU
MAR 16

SLICE OF KNOWLEDGE - AUTO BUYING & HOME EQUITY

Thursday, March 16, 2017

We'll be dishing up tips, advice, and pizza at 6:30pm Pizza Hut on E. State St. at our first Slice of Knowledge seminar about Auto Buying and Home Equity.

FRI
MAR 17

MEMBER APPRECIATION DAY - LUCK O' THE IRISH

Friday, March 17, 2017

Join us on St. Patrick's Day at our Maplecrest location (listed below) to spin the Lucky Wheel for a chance to win a prize.

SUN
MAR 26

F.O.P. EGGSTRAVAGANZA

Sunday, March 26, 2017

We will be providing support and assistance to the Fraternal Order of Police as they host their annual Easter Egg Hunt for FWPd families.



MEMORIAL BRICKS

Many Bricks Still Available!

Throughout the last few years, the Fraternal Order of Police has been collecting donations through the sale of memorial bricks that will become part of their lodge marker. There are many bricks still available for sale!

Each memorial brick costs \$65.00 and will be engraved with two or three lines of text, 12 characters per line. Proceeds will support upkeep and maintenance of the F.O.P. building.

If you would like to support such a worthy cause, find the order form at www.fpccfcu.org/brickdonation and return the completed form with your donation to the F.O.P.

EMPLOYEE GROUPS

A **Select Employee Group (SEG)** is a business or association partner of Fire Police City County FCU that secures Credit Union membership eligibility for its employees at no cost. This provides employees with access to new products and services that can help them achieve their financial goals.

Welcome New SEGs:

- Phillips Financial Services
- Shotyme & Son Detailing
- New Haven Print & Copy
- Positive Resource Connection
- Fairfield's Rare Coin & Jewelry
- Fraternal Order of Police Associate Lodge #6
- Colonel's Chicken of Ft. Wayne, Inc.
- US Military Vets MC Inc. The Fort
- Travis' Auto Service, LLC
- F.W. Toenges & Sons Inc.
- Deluxe Taxi, LLC
- Taxi Leasing Service, LLC
- The Alteration Shop
- Hope Arthur Orchestra
- Paradigm Investment Group, LLC

Our Locations

Main Branch
3306 North Clinton St
Fort Wayne, IN 46805

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

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

Northeast
7505 Maplecrest Rd
Fort Wayne, IN 46835

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

Northwest*
10123 Lima Rd
Fort Wayne, IN 46818

East Coliseum
1802 Inwood Dr
Fort Wayne, IN 46815

New Haven*
104 Lincoln Hwy West
New Haven, IN 46774

Southeast
907 East Tillman Rd
Fort Wayne, IN 46816

*ALSO OPEN
SATURDAY 9AM-12PM

Holiday Hours

- **New Year Day Observed**
Monday, January 2, 2017
All Locations Closed
- **Martin Luther King Jr. Day**
Monday, January 16, 2017
All Locations Closed

