

# The NOZZLE

JANUARY 2018  
EDITION

## Newsletter



### *New Year, More Savings!*

19 MONTHS AT  
**1.18%** APY\*

58 MONTHS AT  
**2.18%** APY\*

\*See page 2 for details.

### **Make Your Tax Refund Work for You!**

Are you getting a tax refund and interested in building or repairing your credit? Are you interested in spending your tax refund, yet want to save? If you answered yes to either question, you should consider a share secured loan!

How does it work? Your tax refund is put into an interest bearing Share Certificate and a loan is taken out using the certificate as collateral. The proceeds from the loan are deposited into your account and can be used any way you like.

Spend your tax refund. Make monthly payments on the low interest loan. When the loan is paid off, you still have your refund in savings **AND** you have built or helped repair your credit!

### **Smart, Steady, and Secure**

Did you know that a Share Certificate is one of the safest investments you can make? Certificates are one of the most prudent ways to save money. With a steady, fixed rate you can calculate your earnings easily and choose the term in which your certificate matures. By earning a steady interest, a Share Certificate is a more viable option than a savings account as it gives you more worth for your money.

Our share accounts are federally insured by the National Credit Union Administration (NCUA), a US government agency. Accounts are insured up to \$250,000 per account holder through NCUA, in addition to coverage provided by Fire Police City County FCU through Excess Share Insurance (ESI) of another \$250,000 per account holder. You know your funds are safe and sound with us.

Fire Police City County FCU guarantees our members quality rates, and our Share and IRA Certificate specials for the month of January are the best yet!

Start 2018 off right and invest in yourself. Call **(260) 484-2102** today!

### **INSIDE THIS ISSUE**

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- Apple Tree is Ready for Tax Season
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# JANUARY 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 January 1 - 31, 2018. 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

19 months at **1.18% APY\***

58 months at **2.18% APY\***

\*APY = Annual Percentage Yield. Rates valid January 1-31, 2018. 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*



Professional tax preparation services by Apple Tree Financial Group are available to members for a discounted rate! This is a great opportunity to have your taxes prepared by a professional who works with taxes all year long, not just during tax season. Contact Apple Tree today at **(260) 637-7278** or visit [www.appletreefinancialgroup.com](http://www.appletreefinancialgroup.com) to set up an appointment.



## SCHOLARSHIP INFO

**Application Deadline:  
Friday, March 16, 2018**

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 [www.fpccfcu.org/scholarship](http://www.fpccfcu.org/scholarship).

# Save your spot on the beach and some money on your taxes!

Tax season is here and that means you might be searching for a way to lower your tax bill. One way you may be able to take a deduction is by making contributions to an IRA. Build your nest egg with the added benefit of tax savings!

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.

**Remember, contributions made to your IRA prior to Tax Day, Monday, April 16, 2018, may be deductible\* from the previous year, 2017!**

Call **(260) 484-2102** for your options today!

\*consult your tax advisor

# 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 three positions on the Board of Directors to be voted on at the 2018 Annual Meeting. Nominees listed below appear alphabetically.

"As a member since early childhood, I have watched our credit union grow and develop for over 30 years. The FPCCFCU remains true to its roots to this day, rewarding membership and supporting the community while maintaining responsible lending and investment practices. I have always been proud to be a member of our credit union and what it stands for.

Three accomplishments uniquely qualify me to serve on the Board of Directors: education, service, and leadership. Having earned a Master of Public Administration from Indiana State University in 2015, I will apply research and thorough study to any problems in my span of control. In addition to formal education, I have 19 years of service with the Fort Wayne Fire Department, serving in every rank from Private through District Chief. Finally, 20 years of experience with the U.S. Army Reserve, retiring as a Major in 2012, provides a solid leadership and motivational foundation.

I feel I can best serve the membership as an organizer and complex problem solver. Board members, past and present, have evolved this credit union into a powerful financial institution. I intend to build on their hard work without sacrificing the primary goal: customer service." - **Brett Brown**



"My goal is to provide our members and organization with principled leadership. I would like to provide our members with cost-effective, efficient, and reliable services by developing creative solutions through collaboration, discussion, and research. I look forward to the challenges of balancing members need, employee morale/benefits, and administrative oversight, while striving to make FPCCFCU an even better place to do business.

My daily responsibilities as President of the IAFF Local 124 include: supervise the activities of IAFF Local 124 Officers, maintain employee morale, coordinate committees, research safety measures/protocols, review and provide input on best practice policy/procedures, facilitate training programs for the department, work with administration on personnel matters such as hiring, firing, promotions, demotions, and oversee a budget in excess of 1 million dollars." - **Jeremy Bush**



"I served on the FPCCFCU Board of Directors and was Chairman of the Asset Liability Management Committee from 2002 through 2011. I was appointed to the Supervisory Committee and served from 1997-2002 and was elected again to the Board of Directors in 2015.

In 1978, I began my services in law enforcement with the Berne Police Department and retired from the Fort Wayne Police Department in 2000. I recently retired from the Allen County Prosecutor's Office after 13 years as an investigator. I hold an Associate Degree in Marketing from Indiana University.

I enjoy spending time with my son, who is currently attending Purdue University." - **Donald L. Flueckiger**



"I am a lifelong member of Fort Wayne as well as the FPCCFCU. I am committed to making my hometown a better place to live and my credit union a responsible steward of our members' finances. I believe it is important for our credit union to continue the working partnership with our community.

I graduated from I.U. Bloomington with a degree in Criminal Justice and completed the I.U. Cadet/Officer Program. I am in my 18th year of service with the Fort Wayne Police Department. Currently, I serve on two specialty teams within the department combating high-risk violence and crime in our neighborhoods. In addition, I am a certified instructor and enjoy working with new recruits as well as bringing new techniques to seasoned students.

I chair the annual Guns-N-Hoses Charity Golf Outing which directly supports our local first responders. Our charity event has been a success the last 26 years in large part to new ideas and remaining involved with those we serve.

I look forward to the opportunity to serve the FPCCFCU community. I will bring my enthusiasm, pro-active approach, and communication skills to keep our credit union successful as well as encourage an increase in member involvement and services." - **Joshua Hartup**



"I became Chairman of the Board of Directors in April 2011 after joining the board in 2009. In this role, I focus on leading the board to set strategies and policies of the organization. I have been active with the Credit Union in several capacities, including the Chairman of the Supervisory Committee and ALM & Budget Committees. I volunteered at the Fort Wayne Police FCU from 1988 until 1997.

I retired from the Fort Wayne Police Department after 20 years of service. I was owner/operator of Stedje Plumbing and Heating, and I recently retired from Allen County Prosecutor's Office.

I earned a bachelors degree in accounting from Ball State University. I have served on the board of the Fraternal Order of Police and am active at Concordia Lutheran Church.

My wife, Carol, and I raised 4 children and enjoy spending time with family and traveling." - **Donald Stedje**



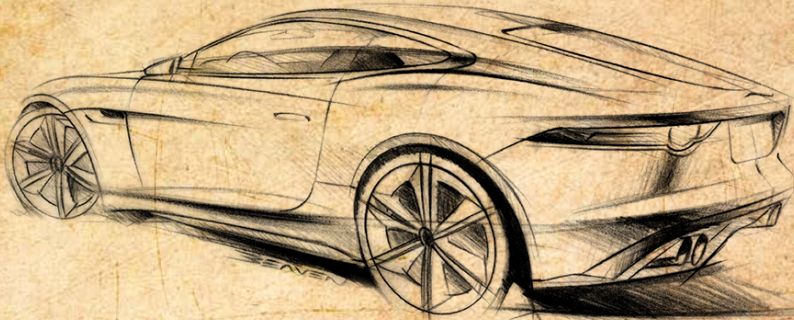
## BOARD OF DIRECTORS: NOMINATION BY PETITION

**Petition Deadline: Thursday, March 1, 2018**

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, 2018. To request an application and valid signature form, please contact Nikki at (260) 469-5920.

# WANTED

## BEST RATE IN TOWN



# WE'LL BEAT YOUR AUTO RATE BY 0.25% APR\* GUARANTEED

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 January 31, 2018. Call (260) 484-2102 for details.



## Don't Get Robbed by High Interest!

Starting the New Year off with a looming balance on your credit card? If you transfer your high credit card balances to a Fire Police City County FCU VISA Credit Card, you could pay off your credit card debt faster!

With an introductory balance transfer rate of just **3.99% APR\*** for 12 months and no balance transfer fee, why keep paying your credit card debt for eternity because of high interest when you could easily transfer all of it to one place with a great low rate? Plus, we have three great card options to fit any lifestyle. Give us a call at **(260) 484-2102** or apply online at [www.fpccfcu.org](http://www.fpccfcu.org).



\*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.

## OUR LOCATIONS

- |   |   |
|---|---|
| <b>Main Branch</b><br>3306 North Clinton St<br>Fort Wayne, IN 46805       | <b>Southwest</b><br>4705 Illinois Rd, Ste 118<br>Fort Wayne, IN 46804 |
| <b>Rousseau Centre</b><br>1 East Main St, Ste B32<br>Fort Wayne, IN 46802 | <b>Northeast</b><br>7505 Maplecrest Rd<br>Fort Wayne, IN 46835        |
| <b>Citizens Square</b><br>200 East Berry, Ste 95<br>Fort Wayne, IN 46802  | <b>Northwest*</b><br>10123 Lima Rd<br>Fort Wayne, IN 46818            |
| <b>East Coliseum</b><br>1802 Inwood Dr<br>Fort Wayne, IN 46815            | <b>New Haven*</b><br>104 Lincoln Hwy West<br>New Haven, IN 46774      |
| <b>Southeast</b><br>907 East Tillman Rd<br>Fort Wayne, IN 46816           | <b>*ALSO OPEN</b><br>SATURDAY 9AM-12PM                                |

## HOLIDAY HOURS

- **Martin Luther King Jr. Day**  
Saturday, January 13 through  
Monday, January 15, 2018  
**All Locations Closed**
- **Presidents' Day**  
Saturday, February 17 through  
Monday, February 19, 2018  
**All 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**



(260) 484-2102 | [www.fpccfcu.org](http://www.fpccfcu.org) | [memberservices@fpccfcu.org](mailto:memberservices@fpccfcu.org)

