

# The NOZZLE

## Newsletter

JANUARY 2019  
EDITION

Visit online at  
[www.fpccfcu.org](http://www.fpccfcu.org)

### Win a Wonderful Winter Getaway

Members who finance a new or used car or complete a VISA balance transfer will be entered to win\*. Each lucky winner will receive:

- Marriott Gift Card
- 30 minute carriage ride through downtown Fort Wayne
- \$200 Mastercard Gift Card
- Debrand Fine Chocolates

\*One giveaway per month will be awarded during the months of January, February, and March of 2019. Giveaway contents are subject to substitution without notice. Offer valid on any new, used, or refinanced auto loan product or Visa balance transfer. Minimum financing to qualify is \$5000.00.

### Shake Those Winter Blues with Free Money!

For every new family member, friend, or coworker that joins and lists you as their referral you will earn \$25!\* New members can earn \$25\* or more!

New Regular Savings **\$25**

New Draft with Net Direct Deposit **\$25**

Each new auto loan financed or Visa balance Transfer **\$50**

\*Members will receive total amount due from referrals in one single payout after promotion period. New members first \$25 for New Regular Savings will be used to open membership share. New accounts subject to \$25 early account closure fee. Promotion will run January 1- March 31, 2019. Recipients earning \$600 or more will receive a 1099-MISC.



Small Enough to Care,  
Big Enough to Get You There

### REPORT OF THE NOMINATING COMMITTEE

In compliance with Fire Police City County FCU Bylaws, when there are only three (3) nominees and no other nominations by petition, there will be no election and the three (3) nominees will be elected by acclamation. Nominees listed below appear alphabetically.

**Michael Bynum**

**Ron Hamm**

**Mel Kerfoot**





# NEW

## \$300 Minimum for Certificates

CERTIFICATE SPECIALS

30 MONTHS AT  
**2.50%** APY\*

59 MONTHS AT  
**3.00%** APY\*

\*APY = Annual Percentage Yield. Rates valid January 1-31, 2019. Rates subject to change without notice. Minimum investment \$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 schedule an appointment.

## Quick Tips For A Better Financial Year

An estimated \$124 billion was spent this holiday season. Results are showing 42 percent of shoppers used credit cards as payment causing concern for financial health. Nearly one-third of New Year's resolutions are related to financial health; the most common being saving more, spending less and paying off debt. It can be hard to know where to start but with these tips you can get on your way to a healthier financial future.

**Plan:** Start by setting goals and creating a budget. This will help you recognize spending habits to reduce overspending and impulse buying.

**Pay off Debts:** If not paid off, high interest store credit cards can cost you a lot more than you think. Try to pay off debts with the highest interest rate first.

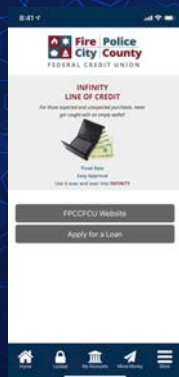
**Save:** It is recommended that you save 10% to 15% of your annual income. To simplify your savings, consider making this a regular expense like gas or groceries and set up an automatic transfer to your savings account.

**Get Financial Advice:** Life can get in the way of focusing on your financial wellbeing. If you need options for investing, building your budget, or rebuilding your credit, seek professional advice to help you secure your financial goals.



## APPLY FOR A LOAN ON YOUR MOBILE DEVICE OR ONLINE.

Applying for a loan is effortless with  
It's Me 24/7 available anytime.



Board of Directors: Nomination by Petition  
Petition Deadline: Thursday, March 1, 2019

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, 2019. To request an application and valid signature form, please contact Kelly at (260) 469-5943.

## 2019 IRA Changes

Per the IRS, contribution limits for Traditional and Roth IRAs have increased for the 2019 tax year and cannot exceed \$6000, or \$7000 if you are 50 years or better. If you have any questions about IRAs or our other investment opportunities, please contact one of our Investments Specialists Ashleigh Goldey at 260-469-5978, [ashleigh.goldey@fpccfcu.org](mailto:ashleigh.goldey@fpccfcu.org) or Brice Vinson at 260-918-6263, [brice.vinson@fpccfcu.org](mailto:brice.vinson@fpccfcu.org) for more information. Let us help you prepare for the future!

**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

