

The NOZZLE

Newsletter

JULY 2017
EDITION



The Power of a Pre-Approved Auto Loan

When shopping for a new vehicle, consider the advantages of getting pre-approved before you walk into the dealership.

Pre-approval for an auto loan provides many benefits:

- Transforms you into a “cash buyer” with stronger negotiation power
- Establishes your budget
- Simplifies the buying process
- Saves time
- Provides options outside of dealer financing
- Reduces stress

Less than perfect credit?

If you are worried about having less than perfect credit there are still options available! We have Certified Financial Counselors to discuss those options and help you get back on track.

What about extended warranties and Guaranteed Asset Protection?

Before you get too far down the road, consider protecting your investment from accidents, breakdowns or mechanical failures. We offer both Mechanical Breakdown Protection and Guaranteed Asset Protection at affordable rates – and usually at a cost less than at the dealership!

We make it fast and easy to get pre-approved and offer the lowest rates in town! Stop by any of our nine locations for more information or apply online today at www.fpccfcu.org/apply.

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JULY RATES

Vehicle Loans

As low as **1.74% 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 July 1-31, 2017. Rates subject to change without notice.

Certificate Specials

49 months at 1.78% APY*

59 months at 2.08% APY*

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

Plan for Your Retirement

When people begin to think about retirement, they often wonder about Social Security. Social Security was signed into law in 1935 by Franklin Roosevelt. It is funded from your payroll check throughout your lifetime with payroll taxes called Federal Insurance Contributions Act tax (also known as FICA).

When someone wants to begin taking Social Security for retirement, he or she will have the option of beginning at age 62 or waiting until a later age. Benefits are based on the year that you were born. If you were born before 1937, your normal retirement age is 65; between 1943 and 1954, it is age 66; and after 1960, it is age 67. Other birth dates fall in between these retirement ages. If you begin to receive benefits at age 62, then you will receive a reduced benefit, losing between 20% to 30% of what you would get if you had waited until your normal retirement age. If you begin receiving benefits before your normal retirement age, and continue to work, Social Security will reduce your benefits if you earn more than \$16,920 in 2017.

Talk to a professional first, because choosing the wrong option could cost you greatly in the long run.



www.appletreefinancialgroup.com

Thank You for the Nominations

Voting for the 2017 Readers' Choice Awards opens July 6th

Wow! Thank you for nominating Fire Police City County Federal Credit Union for Fort Wayne Newspapers' 2017 Readers' Choice Awards! This year's nominations:



Best Credit Union

Fire Police City County FCU, North Clinton
Fire Police City County FCU, Maplecrest Road

Best Mortgage Company

Fire Police City County FCU, North Clinton

We have been voted Fort Wayne's #1 Credit Union numerous times. This achievement has only been possible with the support of our wonderful members. We are very grateful for the trust and confidence you place in us each and every day.

Voting for the 2017 Readers' Choice Awards begins on July 6th.

Visit www.fortwayne.com and find the Readers' Choice banner to cast your vote.

1st Response Line of Credit...Here for Life

Our 1st Response Line of Credit can be useful for both the expected and unexpected, from a planned family vacation to an emergency home appliance breakdown. It can also be used to pay off education costs, medical care, home improvements, or car repairs.



How It Works

It's easy. We pre-approve you to borrow up to a certain amount. You don't necessarily have to draw the full amount immediately. You can access the funds over time as you need them.

Remember, you don't have to pick just one tool for all of your credit needs. If you are unsure and need some guidance, call or stop by any of our nine locations to speak with one of our experts who can walk you through your options.

Pick your term & **DRIVE AWAY TODAY!**

60 MONTHS
AS LOW AS **2.14%** APR*

72 MONTHS
AS LOW AS **2.74%** APR*

84 MONTHS
AS LOW AS **3.44%** APR*

Apply online at www.fpccfcu.org/apply



*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 July 1 - 31, 2017. Loan estimated monthly payment on 60 month loan at 2.14% APR = \$17.66 per \$1000 borrowed. Loan estimated monthly payment on 72 month loan at 2.74% APR = \$15.15 per \$1000 borrowed. Loan estimated monthly payment on 84 month loan at 3.44% APR = \$13.49 per \$1000 borrowed.

Thinking About Making Some Home Improvements?

With summer here, many home improvements are in the planning stages or have even been scheduled. How we finance these projects can have implications for our overall financial situation. Planning is extremely important in determining how big of a project you can actually afford to tackle.

For example, if you want to make improvements to sell your home faster, certain upgrades are more appealing to potential home buyers. Upgrading a bathroom or remodeling a kitchen are hot features for selling a home, but simpler projects, such as exterior painting, siding, freshening up landscaping, or front entry updates, can also add value through curb appeal. Remember, the goal is to add more value to your home so the financing is worthwhile.

Financing Your Project

Once you have determined your project, it's time to think about your budget. We offer many different financing options and can help you choose which one is right for your project and financial goals.

Smaller Projects

We offer great rates and flexible terms to make it easy to tackle your project. Consider a loan with a shorter repayment period, such as a 1st Response Line of Credit, Visa Credit Card or Share Secured Loan.

Larger Projects

A home equity line of credit allows you to borrow money based on the value of your home, minus the amount you still owe. The funds don't have to be disbursed all at once; you can draw from the line of credit as you need it.. Our home equity lines of credit have low interest rates and the interest may be tax deductible (consult your tax advisor). We also offer fixed rate second mortgages with low rates and repayment terms to fit your budget.

Get Started

Remember, we have several options for all of your credit needs! Call or stop by any of our nine locations to speak with one of our Home Loan Specialists.



CU Out & About

Spring 2017 Community Service = 63 Service Hours

During the second quarter of 2017, Credit Union representatives provided support to community events for various organizations including Fort Wayne Professional Firefighters Local 124's Get Green Festival.

FRI - SAT
JUL 7-15

THREE RIVERS FESTIVAL

Friday, July 7 through Saturday, July 15, 2017

Fort Wayne's largest festival returns from July 7 through July 15. Do you dare to try the newest deep fried invention? We look forward to seeing you there!

WED
JUL 12

RAGER-STIVERSON MEMORIAL SOFTBALL GAME

Wednesday, July 12, 2017

We will be at Fort Wayne Turners in support of the Fort Wayne Fire and Police Departments in this annual battle of the bats. Game begins at 6:30pm.

TUE
JUL 18

SLICE OF KNOWLEDGE: HOME BUYING

Tuesday, July 18, 2017

We'll be dishing up tips, advice, and pizza at Pizza Hut on E State St. at our Slice of Knowledge seminar to learn what it takes to buy a home.

THU
AUG 17

SLICE OF KNOWLEDGE: MEDICARE & SOCIAL SECURITY

Thursday, August 17, 2017

We'll be dishing up tips, advice, and pizza at Pizza Hut on E State St. at our Slice of Knowledge seminar presented by our partners at Apple Tree Financial.

TUE
SEP 12

APPLE TREE LUNCH-N-LEARN

Tuesday, September 12, 2017

Join us at our Rousseau Centre location to enjoy lunch and learn more about what our partners at Apple Tree Financial Group can do for you!

THU
SEP 14

MEMBER APPRECIATION DAY - TILLMAN PICNIC

Thursday, September 14, 2017

Join us for a picnic at our Tillman location from 11am until 2pm. Get a light lunch and a free financial check up from our experts all in one go!

SUN
SEP 17

WALK FOR ANIMALS

Sunday, September 17, 2017

Join the Credit Union in supporting the annual Walk for Animals to benefit Fort Wayne Animal Care & Control. For more information, visit www.fwacc.org.

TUE
SEP 26

APPLE TREE LUNCH-N-LEARN

Tuesday, September 26, 2017

Join us at our Citizens Square location to enjoy lunch and learn more about what our partners at Apple Tree Financial Group can do for you!



2017 Winners

Throughout this year, your Credit Union has held several contests, challenges, and competitions to allow our members a chance to earn something a little extra for themselves or their futures.

We wanted to take a moment to extend a special congratulations to some of our winners this year:

Kidstravaganza Bike Giveaway

Claire Stresemann (top right)

Jace Lee (bottom left)

Herbert O. Haneline Scholarship

Joe Thornson (top left) is a Snider High School graduate. He plans to attend Purdue University, West Lafayette, IN, majoring in Aerospace Engineering.

Edward L. Heidenreich Scholarship

Scott Creech (bottom right) is a Homestead High School graduate. He plans to continue his education at Indiana University-Purdue University Indianapolis (IUPUI) majoring in Secondary English Education.



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

Independence Day

Tuesday, July 4, 2017

All Locations Closed

Labor Day

Saturday, September 2, 2017

through Monday, September 4, 2017

All Locations Closed

DID YOU NOTICE?

Something looks a little different...it's your Credit Union!

As we continue to grow and work to better serve you, we're getting a fresh new look! Be on the look out for changes throughout your Credit Union in the coming months!



(260) 484-2102 | www.fpcfcu.org | memberservices@fpcfcu.org

