



The NEWSLETTER

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CHRISTMAS CLUB

Start saving for next Christmas now! With our Christmas Club savings account, you can save throughout the year so you'll have the cash you need for next year's holiday expenses. In mid-October, funds are automatically transferred to your regular savings account. Open a Christmas Club account online or stop by any of our six convenient locations to start saving today!

(260) 484-2102
FPCCFCU.ORG



GROWING YOUR OWN MONEY TREE.

A share certificate is a secure form of time deposit, where money must stay in an account for a certain length of time to earn a promised return. Like savings accounts, certificates are a risk free savings tool. However, certificates almost always earn more than a savings account making the certificates a great option if you do not need your funds to be liquid for a period of time.

After the term of your certificate you have 10 days to make changes if you wish. During this time, you can close the certificate, move the funds to another share account, or start a new certificate with a new term and rate. If you choose to let the certificate remain as is, it will automatically rollover with the same term and the rate that is being offered at that time.



For instance, if you have a 24 month certificate with a rate of 1.5% APY (Annual Percentage Yield) that matures and you choose to let it automatically rollover, the rate for a 24 month certificate may now earn a different APY at time of renewal.

Fire Police City County FCU offers certificates with a minimum deposit of \$300 and terms ranging from 6 months to 5 years, with no monthly fee. For peace of mind, all funds are federally insured to at least \$250,000 by the National Credit Union Administration (NCUA), a government agency. Additionally, the Credit Union provides private insurance through Excess Share Insurance Corporation (ESI) of at least \$250,000 of additional protection.

HELP US WELCOME OUR NEW MEMBERS

This is an exciting time for Fire Police City County Federal Credit Union. Effective October 1, 2022, City Trust FCU merged into Fire Police City County FCU. We are thrilled to have them as new members. Welcome to our Credit Union family.





CU OUT & ABOUT

NOV 28-
DEC 16

LETTERS TO SANTA
All FPCCFCU Branches

DEC 11

SUNDAES WITH SANTA
FOP Lodge

NOV 20-
DEC 31

FANTASY OF LIGHTS
Franke Park

HOLIDAY HOURS

VETERANS DAY
All locations will be CLOSED on
Friday, Nov. 11, 2022.

THANKSGIVING
All locations will be CLOSED on
Thursday, Nov. 24, 2022.

VISIT ONE OF OUR
SIX LOCATIONS

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

2.99% APR*
FOR 6 MONTHS
ON PURCHASES MADE

**INFINITY
RATE
CARD**



2% CASHBACK*
ON PURCHASES MADE

**INFINITY
REBATE
CARD**



2X POINTS*
ON PURCHASES MADE

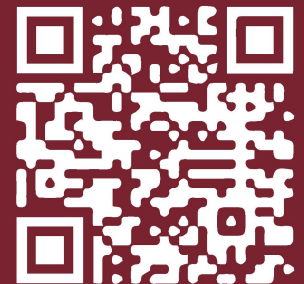
**INFINITY
REWARDS
CARD**



*Special purchase interest rate of 2.99% APR is applied for six months from posting date of the transaction. APR = Annual Percentage Rate. Promotional APR will last through six statements and then revert to the regular variable purchase APR with the seventh monthly statement. You have 25 days after the close of each statement period to pay your balance in full without being charged interest. Offer valid November 1 - December 31, 2022.

*2 Earn 2% back on your monthly purchases. The rebate will post as a credit to your Visa account monthly. Rebates are earned on purchases only; returns will be deducted from the calculation. If your account is closed, voluntarily or involuntarily, past due or over limit, or inactive you will forfeit all rebates. Offer valid November 1 - December 31, 2022.

*3 Earn 2 points per dollar spent on purchases; returns will be deducted from the bonus point calculation. There is no limit to the amount of points you can earn. If your account is closed - voluntarily or involuntarily, past due or over limit, you will forfeit all points. Your points will expire after five (5) years, with the oldest points expiring monthly. Offer valid November 1 - December 31, 2022.



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OPT-IN Weigh the facts of Overdraft Privilege



What is an overdraft?

- An overdraft occurs when you don't have enough money in your account to cover a transaction

Am I automatically covered under overdraft privilege on my account?

- You are not automatically covered under overdraft privilege
- You must opt-in to this coverage

What is a benefit of having overdraft privilege?

- Allowing point-of-sale and ATM transactions to be approved without the funds being in your account
- Take your account negative up to \$500
- Cash in emergency situations

Can I opt out of overdraft privilege coverage on my account?

- Yes, if you decide you do not want the service, you can opt-out
- This means that your point-of-sale purchases and ATM transactions will be declined if you do not have funds in your account

What is the fee if an overdraft occurs?

- Each overdraft occurrence is assessed a \$32 fee

