# Photo Z Z Mensletter **NOVEMBER 2017**



### Don't Get Stuck This Winter!

We know you love your car. Protect it with Mechanical Breakdown Protection (MBP) from Fire Police City County FCU. Dealers love to sell their extended warranties, which offer less value than the Credit Union's MBP program and typically costs hundreds of dollars more! Your MBP with the Credit Union is a smart way to cover the expense of mechanical failures.

Should your vehicle experience a malfunction after the manufacturer's warranty expires without an extended warranty, you will have no protection from the unexpected repair costs that can be thousands of dollars. While engines and transmissions are more reliable than ever, vehicles today are complex and contain high-tech sensors, electronics, and computers that frequently suffer unexpected failure and need to be replaced. Call us today for a price quote!



A relationship that **GOES BEYOND** 



### **NOVEMBER 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 November 1 - 30, 2017. 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

33 months at **1.50%** APY\*

58 months at **2.00%** APY\*

\*APY = Annual Percentage Yield. Rates valid November 1-30, 2017. Rates subject to change without notice. Minimum investment \$500. Minimum investment for MyCU members just \$300. Early withdrawal penalty may apply.



Everyone won at Hole 1 of the Crime Stoppers Golf Outing!



Proud to be partnered with the FWPD for the Pink Badge campaign!



Raising money out at the Guns N Hoses Charity Golf Outing. Thank you to all who donated!



We had a wickedly good time popping popcorn at the Safety Village Halloween Bash!





Five great Slice of Knowledge seminars this year. Thank you for attending!



### COMING SOON

Follow us on Facebook and Twitter to

keep up with all the events we love!

**Reflection of Caring** 

The year is flying by and we've been busy in the community these last few months! Did you see us out and

Credit Union representatives proudly

provided support to community

events for various organizations

Guns N Hoses Charity Golf Outing, New Haven Fire Muster & Expo, Animal Care & Control's Walk for Animals, Charity Ride for Devin, FWPD Family Picnic, Turnstone's Community

including: Crime Stoppers Golf Outing, FWFD Fill the Boot for MDA,

Health & Safety Fair, and more!

about?

#### **New Credit Union Website!**

Our new website is all about getting you where you want to go. Whether it's managing your money, exploring credit and loan options, or planning for your future, we've made it easier for you. The new design allows for streamlined menus, easy navigation, and a responsive layout for all platforms and devices.

This is just one of many changes coming to your Credit Union as we grow to better serve you! Keep an eye out for more in the coming months.



New & **Improved** Mobile Interface!



It was so great seeing everyone at the Tillman Community Picnic! Thanks for stopping by!

# **Shop Safe this Holiday Season**

### The world of online shopping provides an opportunity to save time and money; and with tablets and smartphones, it's easier than ever! Here are some tips to

ensure a positive experience this holiday season.

Don't Buy While Connected to Public Wi-Fi: When making purchases, or accessing personal or financial information, do so from a secure network, not at a local coffee shop.

App Savvy: Download apps directly from a trusted source such as Google, Apple, or Amazon.

**Lock Your Device:** When not in use, ensure your device is locked to protect it from wondering eyes that may not be trustworthy.

> **Install a Security App:** If you are using your mobile device for shopping or to access personal and financial information, it is important to install a security app and mobile anti-virus software.

Do Not Click on Email Links: Just like on your computer, don't click on email links you receive from unfamiliar web sites. These types of "deals" frequently lead to identity theft.

> And, always remember, contact us immediately if you feel your account has been compromised!

## **MEDICARE OPEN ENROLLMENT**

October 15 - December 7, 2017

If you are disabled or age 65 or older, you may qualify for Medicare. Apple Tree Financial Group can help you understand your benefits and get you enrolled in the plan that is best for you.

Call Ashleigh at (260) 469-5978 to schedule your complimentary consultation today.

### **HOLIDAY HOURS**

- Veterans Day Friday, November 10, 2017 **Downtown Locations Closed** Saturday, November 11, 2017 **All Locations Closed**
- Thanksgiving Day Thursday, November 23, 2017 **All Locations Closed**
- Black Friday Friday, November 24, 2017 **Downtown Locations Closed**

### **IMPORTANT NOTICE**

Your Credit Union strives for accuracy in all areas. To ensure we have all the correct information for each and every member, we ask that you please update your contact information with us. Please visit www.fpccfcu.org/update to update your information. Thank you!

