

The NOZZLE

Newsletter

OCTOBER 2017
EDITION

Refinance with us for low rates and a great money saving opportunity!

We finance classics too!



Apply today, and in just a few minutes, you'll be on your way to lowering your monthly payments!

\$5,000 to \$10,000 - \$50 MasterCard Gift Card
\$10,001 to \$20,000 - \$100 MasterCard Gift Card
\$20,001 to \$30,000 - \$200 MasterCard Gift Card
Over \$30,000 - \$300 MasterCard Gift Card

Apply online at www.fpccfcu.org

Offer valid on purchase or refinance of new or used vehicles for a limited time only. Loan must remain at Fire Police City County FCU for a minimum of 12 months or amount may be added to the loan upon payoff. \$300 MasterCard Gift Card will be issued for loan amounts greater than \$30,000. \$200 MasterCard Gift Card will be issued for loan amounts of \$20,001 to \$30,000. \$100 MasterCard Gift Card will be issued for loan amounts of \$10,001 to \$20,000. \$50 MasterCard Gift Card will be issued for loan amounts of \$5,000 to \$10,000. MasterCard Gift Card will be distributed once the loan has been approved, closed, and all qualifying criteria are met. Your rate may vary depending on your credit score, model year of vehicle, and eligible relationship bonus. Subject to credit approval. Rates and terms subject to change without notice. Call (260) 484-2102 for details.

International Credit Union Day

On October 19, 2017, your Credit Union will join over 217 million credit union members around the world in celebrating the people-first principles of credit unions that have helped lift individuals out of poverty and strengthen communities all over the globe.

Did you know the concept of a credit union originated in Germany? Join us as we honor a part of that heritage! We'll be serving free bratwursts and root beer on International Credit Union Day!

When: Thursday, October 19, 2017 from 11am - 3pm

Where: Fire Police City County FCU Executive Center
3326 N. Clinton Street, Fort Wayne, IN 46805



A relationship that **GOES BEYOND**

OCTOBER 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 October 1 - 31, 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

15 months at 0.95% APY*

50 months at 1.75% APY*

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

Buying vs. Leasing

Summer is coming to a close and you may be contemplating trading in your vehicle for an SUV that can handle the unpredictable Indiana winter. Choosing the color for that SUV will probably be much easier than deciding whether to lease or buy it.

The difference between buying and leasing a car is that when you buy a car, your payments build equity in your asset. That's why payments on a purchase may be higher. When you lease a car, you pay the amount the car is expected to depreciate over the length of the lease and a premium for use of the vehicle.

Leases are tempting because you can get a more expensive car than you would with a purchase. However, keep in mind that's only temporary. It's similar to renting a nicer home than you could afford to buy. While you may be making lower payments, you're still not making any progress towards owning the home. Or, in this case, owning the car. Also, the equity you build in your purchased vehicle may be applied to your next vehicle purchase, allowing you to borrow less in the future.

Remember when you lease:

Mileage limits. New car leases generally limit the number of miles you can drive the car per year. If you exceed your limit, you'll be paying "excess mileage" charges at the end of the lease.

You don't own it. At the end of the lease, you hand the car back to the leasing company. With a car payment, you eventually pay off the car and own the vehicle.

No get-out-of-lease-early free card. Car lease contracts are purposely written to discourage early termination. If you terminate a car lease early, you are subject to paying termination charges and all the remaining payments.

The decision to lease or buy a car is a personal one. Whatever you do, don't let the dealer make the decision for you. Know your strategy before you visit the lot. It's too easy to give in to temptation and get a car you can only afford by leasing when purchasing is in your best interest. If you need further assistance, we can help. Simply call or stop by one of our locations and speak with one of our expert loan officers who can walk you through the best option for you.



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.

OUR LOCATIONS

Main Branch

3306 North Clinton St
Fort Wayne, IN 46805

Rousseau Centre

1 East Main St, Ste B32
Fort Wayne, IN 46802

Citizens Square

200 East Berry, Ste 95
Fort Wayne, IN 46802

East Coliseum

1802 Inwood Dr
Fort Wayne, IN 46815

Southeast

907 East Tillman Rd
Fort Wayne, IN 46816

Southwest

4705 Illinois Rd, Ste 118
Fort Wayne, IN 46804

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

*ALSO OPEN

SATURDAY 9AM-12PM

SKIP-A-PAYMENT

Need some extra change in your pockets? Skip your monthly loan payment for only \$25 to free up some cash for your holiday needs. Apply online at www.fpccfcu.org/skip-a-pay.

2018 Board Applicants Requested

**Application Deadline:
Wednesday, Nov. 15, 2017**

The Credit Union's nominating committee is seeking candidates to fill three openings on the Fire Police City County FCU Board of Directors. Applicants must be primary members age 18 or older with active accounts in good standing for at least three years prior to the 2018 annual meeting.

To be considered for nomination, you must submit an application to the nominating committee by end of business day on Wednesday, November 15, 2017. The nominating committee will review the applications and select candidates for the ballot. Other members can be added to the ballot by submitting a petition signed by 1% of the membership with a maximum 500 Credit Union members. To request an application, please contact Nikki at (260) 469-5920.

CHRISTMAS CLUB

Transfer Date is October 20, 2017

A Christmas Club Savings Account is designed to help you save for holiday spending. It's easy to open and provides an automatic transfer to your Regular Savings in mid-October, just in time to start your holiday shopping. Call or stop by to learn more!

