

The NOZZLE Newsletter

OCTOBER 2018
EDITION

Explore our
Technology Upgrades!

Visit online at
www.fpccfcu.org



Protecting you from the growing threat of identity theft is Fire Police City County Federal Credit Union's top concern. Identity theft claims more than 12 million victims a year, and is showing no signs of slowing down.

We are pleased to offer our members the comprehensive identity management solution, CyberScout. CyberScout safeguards your identity around the clock with *no added cost* to you.

With CyberScout identity management services, you receive these services and more:

- Child ID Theft
- Travel Risk
- Disaster Identity Support
- Email Identity Support
- Medical Identity Theft
- Criminal Identity Theft
- Financial Fraud

It's easy to use. For immediate identity theft protection assistance, call us at (833) 428-7294 to be connected to a fraud specialist.

CONGRATULATIONS!

Jacob Schrader is our \$2,000 Christmas in July Winner



See Your Mortgage Online

It's Me 247 now displays your Mortgage! You are able to make payments, see history, and view your escrow account in the same location as your other draft or share accounts!

It's Me 247 includes these enhanced member options:

- The ability to navigate between all of your accounts with Fire Police City County FCU through a **single sign on**
- Mobile Check Deposit
- Set up Automatic Transfers
- Place Stop Payments on checks
- Assign Nicknames to Accounts



50 Year Club Luncheon

Fire Police City County FCU celebrated our members who have been with the Credit Union for 50 years or more on September 20th, 2018.



A relationship that **GOES BEYOND**



2019 Board Applicants Requested

Application Deadline: Thursday, Nov. 15, 2018

The Credit Union's Nominating Committee is accepting applications for 3 positions on the Fire Police City County FCU Board of Directors. Qualified candidates must be primary members age 18 or older with active accounts in good standing for at least three years prior to the 2019 annual meeting.

To be considered for nomination, you must submit an application to the Nominating Committee by end of business on Thursday, November 15, 2018. The Nominating Committee will review the applications and select candidates for the ballot.

To request an application, please contact Kelly Monahan at (260) 469-5943 or kelly.monahan@fpccfcu.org.

Are You Protected with Overdraft Privilege?

Keep those hazard lights off and stay prepared for the "what ifs" this fall. With our Overdraft Privilege Service, you'll be ready for anything.

By opting in, we may approve and pay your ATM withdrawals and debit card purchases up to your overdraft limit of \$500. There is no fee to have this service on your account, but our standard courtesy pay fee of \$30 still applies. This service is great to get you out of any troubled situation.

Stop in or go online to sign up today, we won't leave you stranded!



OUT AND ABOUT

THURS
OCT 11

SLICE OF KNOWLEDGE

Thursday, October 11, 2018

We'll be dishing up tips, advice, and pizza at Pizza Hut on E State St. at our Slice of Knowledge.

BRANCHES WILL BE CLOSED
OCTOBER 6TH & 8TH FOR COLUMBUS DAY

FILL THE BOOT

Fort Wayne Fire Department raised \$43,061.46 to benefit the Muscular Dystrophy Association for 2018



Don't Get Scammed at the Pump

The holiday season is fast approaching and with it comes plenty of trips to see your relatives. Winter driving can be a hazardous activity, but did you know the real danger starts at the pump?

Scammers are everywhere and always coming up with new ways to steal your information. One common ploy is the use of a skimmer. A skimmer is a device that is used to illegally obtain your debit and credit card numbers as well as your PIN. These devices are hard to identify and blend right in with the card reader.

Follow these few steps to avoid falling prey:

- Ensure the gas pump door is shut.
- Some pumps have a security seal. Ensure it has not been voided.
- Look at the card reader before you use it. Does it look different from any others?
- If so, contact an attendant immediately and use a different pump.
- Pay inside rather than at the pump for extra security.



What is your IRA Investing Plan for the New Year?

Many of us rarely ever think about our "big picture" financial issues. Once a year review is often all the time we're able or willing to spend. Before the new year, consider opening an IRA account to maximize contributions for 2019.

Traditional IRA

Earnings *may be* tax-deferred until withdrawn. Contributions *may be* tax deductible

Roth IRA

Earnings *maybe* tax-free when withdrawn. Contributions are *may not be* deductible

Who can open an IRA?

Anyone with an income can open an IRA.

When should I start?

You can start right now. There is not a minimum age limit. However, the account owner must earn taxable income in order to contribute.

To learn more, you can meet with Ashleigh Goldey at our North Clinton location to help plan your future!

Contact Ashleigh

Phone: (260) 469-5933

Email: ashleigh.goldey@fpccfcu.org



OUR LOCATIONS

Main Branch

3306 North Clinton St
Fort Wayne, IN 46805

Northeast

7505 Maplecrest Rd
Fort Wayne, IN 46835

Southwest

6304 W Jefferson Blvd
Fort Wayne, IN 46804

Northwest

10123 Lima Rd
Fort Wayne, IN 46818

Southeast

907 East Tillman Rd
Fort Wayne, IN 46816

New Haven

104 Lincoln Hwy West
New Haven, IN 46774

FALL INTO SAVINGS
CERTIFICATE
SPECIALS

25 MONTHS AT 2.25% APY* 40 MONTHS AT 2.45% APY*

*APY = Annual Percentage Yield. Rates valid October 1-31, 2018. Rates subject to change without notice. Minimum investment \$500. Minimum investment for MyCU members just \$300. Early withdrawal penalty may apply.

