

The NOZZLE Newsletter

SEPTEMBER 2018
EDITION

The Future is
Now!

OUR UPGRADES ARE HERE!

Members can now enjoy a NEW online banking service as the result of new technology advancements. Because it is brand new, **you are required to re-enroll** in the system once you access it for the first time beginning on September 4, 2018.

Accessing Online Banking

The service is still accessible from www.fpccfcu.org. However, ensure that you're updating any bookmarks you saved with access to the old login screen.

Login ID & Password

For all users, your first login requires that your account number is used as your login ID. After submitting your account number as your ID, you will be prompted to create a new password at the first point of login, and this will be the password you use as we go forward with this service.

Helpful Hint: Strong passwords contain at least eight characters with a mix of upper and lower case letters as well as numbers and special characters.

eAlerts

You can establish eAlerts in our new service.

Security Settings

Security settings and questions are an important part of the re-enrollment process. You can select which security questions are asked, input the answers, and do the same for the "password reset" security questions and answers.

MACO

"Multiple Authentication Convenience Options" - You can use voice recognition, PIN entry, fingerprint, and face recognition to log onto It's Me 247.

Remote Deposit Capture

You can scan checks remotely and transmit the image to the credit union for deposit.

CU Talk

You can access phone banking by calling the credit union or direct dialing our toll free number (833) 279-9360.

New Account and Loan Suffix Information:

Personal Accounts	New Suffix
Primary Savings	000
Additional Savings	040-049
Checking	020
Premier Checking	100-105
HSA Checking	110
Traditional IRA	070
Roth IRA	080
Educational IRA	090
Christmas Club	010
Certificates	300-350
(6 month-5 year terms)	
IRA Certificates	400-425
(6 month-5 year terms)	
Loans	
Auto	500-509
Large RV	510-519
Small RV	520-529
Co/Shared Secured	530-539
Signature	540-549
Home Equity	720
Line of Credit	700, 705, 710



A relationship that **GOES BEYOND**

HOME BANKING

Our online banking systems have been updated! The new online banking platform is designed to make your experience easier and more convenient. With these new features you can:

- Make adjustments to your direct deposit and other electronic deposits
- Purchase a certificate of deposit
- View loan payoff amounts
- Access important messages from us

FIRST-TIME LOGIN INSTRUCTIONS

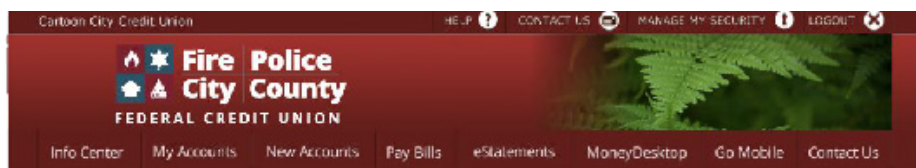
1. Go to our website: fpccfcu.org
2. Select Member Login
3. Enter your default username (your account number) as well as your default password and click continue. Your default password can be found in the upgrade brochure that will be mailed to you.
4. Accept the Terms and Conditions of Use (scroll to the bottom to accept)
5. Type the same default password in the Current Password field
6. Create a new secure password and type it into each New Password field.
7. Click "Change My Password" to save your new password
8. Create a new personal username (maximum of 21 characters)
9. Click "Change My Username" to save your changes
10. Type in the answers to three unique security questions (Your answers are not case-sensitive)
11. Click "Save My Questions" to complete the set-up process!

IT'S ME 247 HOME BANKING

With our new It's Me 247 Mobile Banking and Mobile Web, home banking is easier than ever. The new app and webpage are more user friendly, have improved functionality, and are easier to navigate. The upgrade also comes with some new features:

- Deposit checks from home with Mobile Check Deposits
- Place stop payments on checks
- Assign nicknames to accounts for more personalization
- Set up automatic transfers between accounts
- See all your accounts under one username
- Switch between all your accounts without logging in again

A WHOLE NEW LOOK FOR HOME BANKING ONLINE BANKING



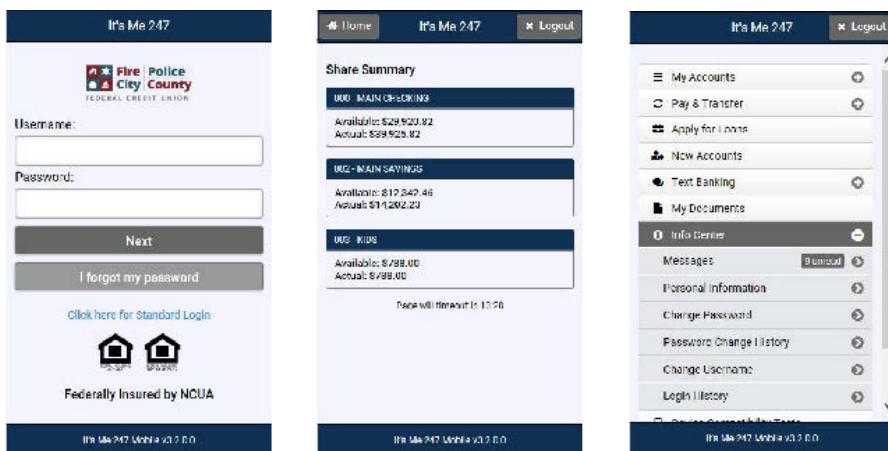
Our new online banking allows full customization of the web page with many different colors and styles to choose from!

Important Notice

Fee Schedule Update

Effective November 1, 2018, our fee schedule will be updated.

MOBILE BANKING



It's Me 247 Online Banking

WHAT WILL STAY THE SAME

Account Numbers

Your existing account number(s) have not changed.

Please Note: Although your base member account number did not change, we have added suffixes representing the share type (Checking, Savings, SLY). Before setting up any new direct deposits, electronic transactions, or ordering checks, please contact us to verify you have the correct information.

Debit and Credit Cards

Your existing debit and credit cards will continue to work after our computer system upgrade. Personal Identification Numbers (PINs) will not change.

Checks

You can continue to use your current supply of checks. Our third-party check provider also remains the same, should you need to place a reorder.

Direct Deposit of Payroll, Pension, and Social Security

Your direct deposits will continue to post to your account as they do today.

Automatic Transfers

Any automatic transfers you have scheduled for your account will continue to process as they do today.

Loan Payment Due Dates

If you have a loan, your payment date will remain the same.

PHONE TELLER

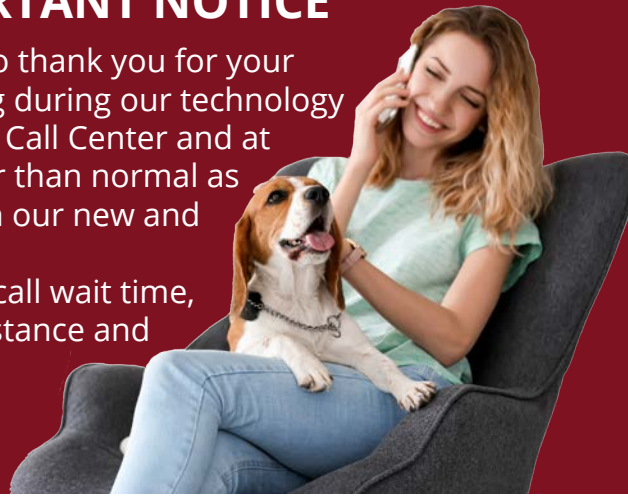
Our phone teller is also getting an upgrade! You may want to keep this page on hand until you familiarize yourself with the new phone teller process. Here's how this new and improved system will work:

1. Call (260) 484-2102 and select the option for Telephone Banking
2. Enter your account number, then press #
3. Enter your temporary PIN (also your default password for Online Banking --- found in the brochure we will mail to you), then press #
4. You will be prompted to enter a new PIN, then press #
5. Confirm your new PIN
6. Select Main Menu Option:
 - 1 - Account Inquiries, including balances and recent transactions
 - 2 - Funds Transfers
 - 3 - Current Rates or Calculate estimated loan payments
 - 4 - Change your PIN
 - 5 - Change to a different member account number
 - 6 - Other CU services, including location and hours
 - 8 - Repeat this menu
 - 9 - End the call
 - 0 - CU Talk Tutorial (press * to exit the tutorial and return to the main menu)

IMPORTANT NOTICE

The entire staff would like to thank you for your patience and understanding during our technology upgrade. Wait times for our Call Center and at our branches may be longer than normal as we assist our members with our new and improved services.

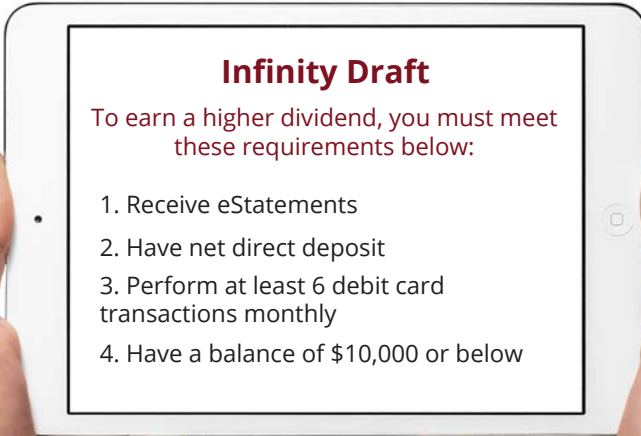
In an effort to cut down on call wait time, we will have additional assistance and extended hours for our Call Center through September 15th.



Is Cash Safer Than Credit?

With well-publicized data breaches and frequent reports of fraud, you may begin to question if cash is a better bet than your debit card. There's no denying the convenience of cash: although there are rare occasions where businesses won't take cash, nearly every retailer accepts it. There is also the possibility that having to count your tangible currency before handing it over may make you less likely to overspend. However, cash is also the most vulnerable to theft and fraud. If you lose your cash there is little chance of it being returned and there is no fraud protection in place. It is also harder to be prepared for an emergency. If you need to make a last-minute purchase of an expensive item like a plane ticket or car repair, chances are you won't have that much cash on hand.

With a Fire Police City County FCU debit card along with the new technology upgrade, you have protection against unauthorized transactions and can freeze your debit card from your It's Me 247 app in case of loss or theft. You can also see up-to-date transactions to review your account for potentially fraudulent charges. Each form of payment has pros and cons, it's up to you to choose what works best for your lifestyle.



Infinity Draft

To earn a higher dividend, you must meet these requirements below:

1. Receive eStatements
2. Have net direct deposit
3. Perform at least 6 debit card transactions monthly
4. Have a balance of \$10,000 or below



Launching MACO with CU*Answers mobile app!

Multiple Authentication Convenience Options (otherwise known as MACO), offers members the ability to authenticate into their membership from the mobile app 2.0. There are 4 login options available, including PIN, fingerprint, voice recognition, and facial recognition.

OUR LOCATIONS

- | | |
|--|---|
| Main Branch
3306 North Clinton St
Fort Wayne, IN 46805 | Northeast
7505 Maplecrest Rd
Fort Wayne, IN 46835 |
| Southeast
907 East Tillman Rd
Fort Wayne, IN 46816 | Northwest
10123 Lima Rd
Fort Wayne, IN 46818 |
| Southwest
6304 West Jefferson Blvd
Fort Wayne, IN 46804 | New Haven
104 Lincoln Hwy West
New Haven, IN 46774 |

SAVING MADE EASY

35 MONTHS AT
2.39% APY*

53 MONTHS AT
2.69% APY*

*APY = Annual Percentage Yield. Rates valid September 1-30, 2018. Rates subject to change without notice. Minimum investment \$500. Minimum investment for MyCU members just \$300. Early withdrawal penalty may apply.

