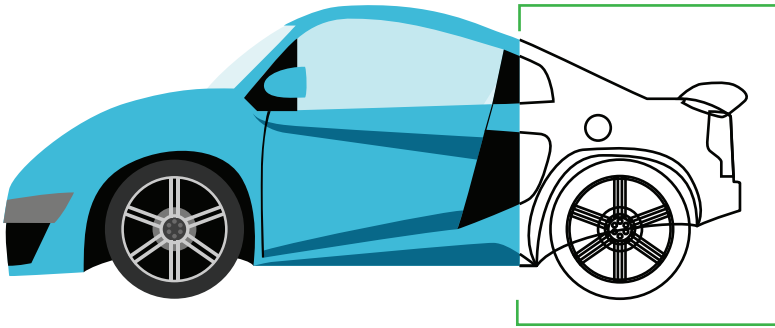


SPRING

EDITION

APRIL-JUNE



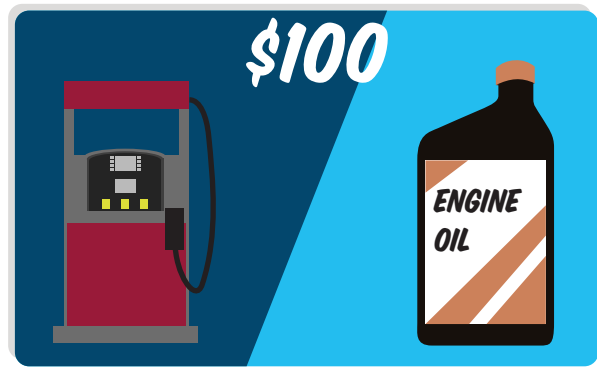
CLOSING THE GAP

**WHAT INSURANCE
DOESN'T COVER.**

Read more on page 2

FINANCE A NEW OR USED AUTO LOAN \$5,000 MINIMUM NEW MONEY TO WIN

GIFT CARD FOR AN OIL CHANGE AND GAS



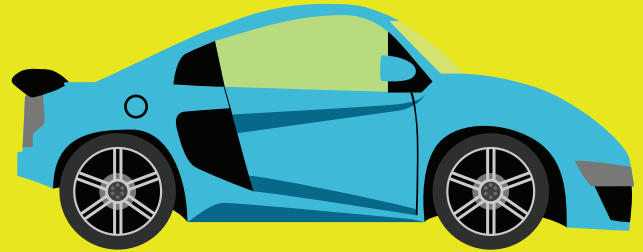
GAP COVERAGE



*Offer valid on purchase or refinance of new or used vehicles with the purchase of Gap policy for a limited time only. One winner will be awarded in the months of April, May, and June of 2019. Winner will be refunded the gap policy fee to a savings account and a MasterCard gift card in the amount of \$100.00. Giveaway contents are subject to change without notice.

GAP/ WARRANTY/ DEBT PROTECTION

We offer a full line of affordable payment protection options to protect your investment.



GUARANTEED ASSET PROTECTION (GAP)

A non-insurance product that waives the difference between an insurance settlement and the payoff of the loan in the event of a total loss. GAP advantage may also waive the insurance deductible up to \$500 and provide you a credit of up to \$1000.00 towards the financing of a new vehicle if done with us.*



MECHANICAL BREAKDOWN PROTECTION (MBP)

Route 66 Extended Warranty protects against major mechanical expenses with no deductible. Available no matter where you travel within the United States. All plans include 24 hour emergency roadside service.

CALL FOR A QUOTE!

DEBT PROTECTION PLANS

DISABILITY

Cancels up to 12 payments per occurrence (aggregate maximum of \$15,000, up to \$1,000 per month)



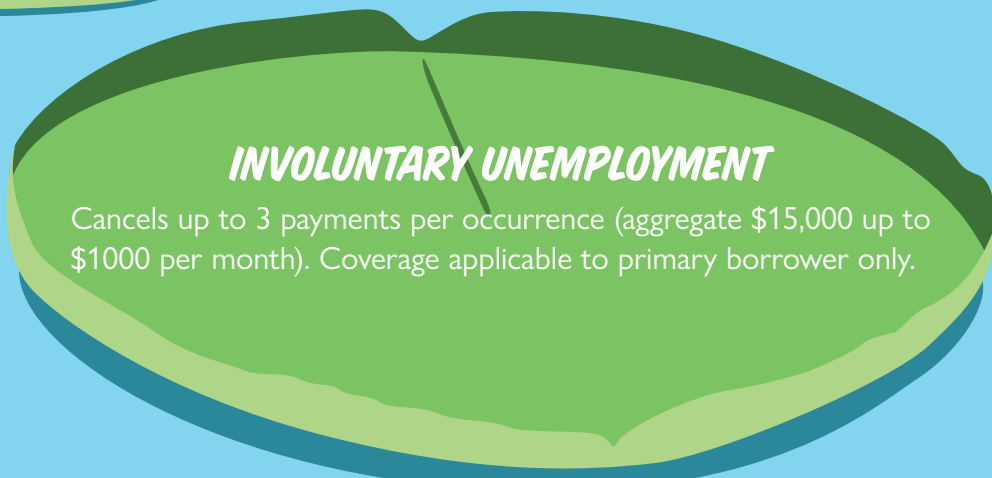
LOSS OF LIFE

Cancels remaining loan balance as of date of death up to \$75,000.



INVOLUNTARY UNEMPLOYMENT

Cancels up to 3 payments per occurrence (aggregate \$15,000 up to \$1000 per month). Coverage applicable to primary borrower only.



DROPPING SOME KNOWLEDGE!

CyberScout



Welcome to CyberScout, one of our newest products that helps you to manage and protect your identity at no cost. Our knowledge center has tips to protect your identity, resources to navigate through identity theft and fraud topics, helpful videos and case studies. You can even take a survey to identify your risk level which determines if you are at low, medium or high risk for identity theft. Visit our website at fpccfcu.myideducation.com for more details.

Debit Card Round up



Save your change every time you use your debit card! With this service every purchase you make is rounded up to the nearest dollar. The change is then deposited to a savings account of your choice. Call or come in to activate now.

INFINITY LINE OF CREDIT

Inifinity LOC is an unsecured line of credit used to borrow money incrementally. It can be used as overdraft protection to protect your checking account.



How to make the most of your Infinity checking account:

Earn a Dividend rate of up to **1.15% APY*** by:

- Enrolling in E-statements
- Net Direct Deposit
- Making at least 6 monthly debit card transactions

Your Infinity Line of Credit is always there when you need it and can be easily accessed online and through your mobile app. Opening an Infinity Line of Credit is easy, just call, apply online, or stop in today!

*APY = Annual Percentage Yield. APY = 1.15% on balances between \$0.01 and \$10,000. Remaining balances over \$10,000 will earn 0.05% APY. Fees may reduce earnings. Minimum requirements apply: 1) Enrolled to receive e-statements; 2) Net direct deposit; 3) Minimum of six (6) debit card transactions.



HOME EQUITY

Make a Home Equity Line of Credit one of the tools in your home improvement project. A HELOC is a revolving line of credit, similar to a credit card, where you can borrow as much as you need, within your limit, for any repairs or improvements. Stop in at any one of our convenient locations or call our Home Loan Specialists at **260-469-5111**. We can help you put those home improvements in your budget.



THE ANNUAL MEETING

85th annual meeting will be held **Thursday May 9, 2019** at **Classic Café 4832 Hillegas Road Fort Wayne, IN 46818**. Doors open at **6:00 p.m.**, meeting at 6:30 p.m. The meeting is free to attend. We will be serving dinner following the meeting at a cost of **\$10.00** per member. Tickets are available for purchase through **April 30, 2019** at any of our branches.



THINKING ABOUT A MORTGAGE?

If you're considering a mortgage now is a great time to brush up on your knowledge. Here are some tips to consider before applying.

Credit

Owning a home is a big responsibility. There is no better time than now to make sure your credit is on track. Consider looking at your free annual credit report by visiting **www.annualcreditreport.com**. Here you will find information about your credit from all three credit reporting agencies, Equifax, Experian and TransUnion.

Budget

It's always important that you make sure you are not borrowing too much. Making sure your payment is relative to your income is essential. Run your own mortgage calculations so you understand what you can afford.

First Time Buyers

If you're a first time home buyer, you may qualify for a special mortgage. Make yourself familiar with these mortgage programs and restrictions.

Fixed Rate Mortgage

A fixed rate mortgage is generally a 30 year term. If you plan to live in your home for more than 5 years, a fixed rate mortgage is typically your best option.

Second Mortgage

A second mortgage allows you to borrow against the equity (value) in your home. Typically, you can borrow from a line of credit or a fixed amount with an attractive rate to make improvements.

Down Payments

A conventional mortgage may require up to 20% down. However, it is possible to get a mortgage with little to no money down. There are many different programs available. Talk to one of our mortgage specialists to get acquainted with different mortgage programs that best suits your needs.

Refinancing

There are times when refinancing your mortgage makes sense. Perhaps rates have changed, your credit has improved or you need to borrow against your equity. Whichever the case, refinancing your mortgage could be a great move when done for the right reasons.

Contact us today at 260-469-5111 to speak with one of our Home Loan Specialists.

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