

JUL - SEP 2020

HELPFUL TIPS FOR THE BEST AUTO DEAL

Whether you're planning a new vehicle purchase or a refinance, our member-friendly Loan Specialists can help make it happen.

Being a Credit Union member gives you access to:

↔ AFFORDABLE FINANCING OPTIONS ↔ PURCHASE AND REFINANCE

Get pre-approved online by visiting www.fpccfcu.org. Just click on Loans to apply now or call 260-484-2102 to schedule an appointment with one of our experienced Loan Specialists to discuss your options.

*All loans are subject to credit qualifications, creditworthiness, and other factors. Contact the Credit Union for complete rate information.

CONGRATULATIONS TO OUR 2020 SCHOLARSHIP RECIPIENTS



Maggie



Kaitlyn



Matthew





Bank more clearly. Seeing 2020 with FPCCFCU.

Fire Police

SUMMER FILL UP

HELP DEVELOP GOOD HABITS FOR THE KIDS IN YOUR LIFE, / OPEN A MY CU YOUTH ACCOUNT AND RECEIVE A PIGGY BANK.

> VISIT FPCCFCU.COM/PROMOTION FOR MORE DETAILS.

TIPS TO FILL UP THE PIGGY BANK

It's never too early to teach your children or grandchildren the importance of saving. Kids as young as five can have emotional reactions to spending and saving money, indicating their real-life spending behaviors, according to a University of Michigan study. Teaching them good habits now can help their financial future. Here are a few simple tips to get kids to fill up their piggy bank.

COME UP WITH A SAVINGS GOAL LET THEM EARN THEIR MONEY

Whether it's a small goal of saving for a toy or a large goal for college, having one keeps them motivated. Create a calendar or chart to stay on target. Even a small contribution each month can lead to a comfortable future.

OPEN A CHECKING ACCOUNT (FOR MEMBERS AGED 16 AND 17)

Teens will learn how to manage their money with your oversight. You can transfer an allowance directly into your child's FPCCFCU account and track their progress. The account has a \$25 minimum opening balance, no minimum balance required, online and mobile banking, Visa® ATM/Debit Card, and eStatements. Teach your kids how to make their own cash by doing chores around the house or the neighborhood. It can be as simple as making the bed or taking out the trash. Other chores such as mowing the lawn or doing the laundry might earn them more bucks. You can set a weekly commission or a monetary reward for each chore.

OPEN A SAVINGS ACCOUNT

Youth savings accounts teach positive saving habits. The FPCCFCU MyCU Savings Account is a great option for youth ages 17 and under.

INVOLVE THEM IN DECISIONS

Allowing your children to participate in some financial decisions is a great learning process for them. They can help create shopping lists, look for deals and collect coupons. The same concept works for back-to-school shopping for supplies or clothes.



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