

# MEMBER CONNECTIONS

FIRE POLICE CITY COUNTY FCU NEWSLETTER

[ FALL 2024 ]



**Fort Wayne's  
Best Credit Union  
Six Years in a Row!**



Thank you to all our members who voted us Fort Wayne's Best Credit Union for the sixth year in a row during the 2024 Fort Wayne Newspapers Readers' Choice Awards!



## Send a letter to Santa at any FPCCFCU branch location

Fire Police City County FCU will help deliver children's letters to Santa at the North Pole between November 24 and December 15. Drop your letter off at any branch to receive a response from Santa before Christmas!

## Romance scams on the rise

The romance scam involves creating a fake social media or dating profile in order to ingratiate oneself to an individual as a means of scamming them out of money. You may feel you couldn't possibly fall for such a scheme, but romance scams are among the fastest growing forms of fraud. Let's look at some enlightening findings based on the \$3.8 billion in losses reported to the FBI in 2023.

**1. Romance scammers don't exclusively target seniors.** Those aged 18-59 are 13% more likely to report losses from romance scams, according to FBI statistics. One of the growing scams affecting young people involves convincing them to send money in exchange for sexually explicit content online.

**2. Victims can be legally liable.** Whether they know it or not, romance scam victims may be helping fraudsters launder money obtained through other crimes. In this case, they may be considered complicit in illegal activity while the criminals escape without punishment.

**3. Credit Unions can be whistleblowers.** If your financial institution sees unusual activity in an account, such as large wire transfers by an individual who doesn't typically wire money, they may attempt to intervene. Falling victim to a romance scam can be embarrassing, but it's important to remember your financial institution wants to protect your money and any information you share can help prevent further exploitation.

CONTACT US



260-484-2102  
www.fpccfcu.org

# Financial Well-being

## ZOGO makes financial wellness fun

It pays to learn about finance - literally!

Zogo is a gamified financial literacy app that rewards users for completing bite-sized financial literacy lessons on intelligently saving, spending, and managing their money. The app includes over 800 modules on 54 different topics, from opening a bank account to saving for retirement - and everything in between.



By completing modules, taking interactive 5-question quizzes, and participating in daily trivia games, users earn virtual "pineapples" and work toward real-life rewards - like gift cards, and more!

Sign up today and use the access code: **FPCCFCU. #fpccfcu**

## President's Letter

I hope this message finds you well and thriving. As we move through another quarter of the year, I wanted to take a moment to reflect on the vital services we provide to you, our members, and to spotlight one of our most impactful offerings: financial counseling.



**DIANE SCHERER**  
PRESIDENT & CEO

At Fire Police City County Federal Credit Union, our mission is to support the financial well-being and security of our members. We understand that navigating personal finances can be challenging, especially in today's fast-paced economy. That's why we are proud to offer comprehensive financial counseling services designed to help you achieve your financial goals.

Our team of certified financial counselors is dedicated to empowering you with the knowledge and resources needed to make informed decisions about your finances. Whether you are looking to create a budget, manage debt, save for a major purchase, or plan for retirement, we are here to assist you every step of the way. Our counseling sessions are personalized, taking into account your unique circumstances and aspirations, and provided to our members at no cost!

In addition to one-on-one consultations, we offer a variety of workshops and educational resources that cover essential topics such as credit management, investing basics, and homeownership. We believe that education is the key to financial freedom, and our goal is to equip you with the tools to take charge of your financial future.

Your financial health is paramount to us, and we are committed to fostering an environment where you feel supported and informed. I encourage each of you to take advantage of these resources—whether you're at the beginning of your financial journey or looking to refine your planning strategies, our counselors are available to help you navigate challenges and seize opportunities.

As always, I want to express my gratitude for your membership and trust in our credit union. Together, we will continue to build a stronger financial future for our community. Please feel free to reach out to schedule an appointment with one of our certified financial counselors or visit our website for more information about the services we offer.

Thank you for being a valued member of Fire Police City County Federal Credit Union. We look forward to supporting you on your financial journey.



**Fire | Police**  
**City | County**

**FEDERAL CREDIT UNION**

## Debt relief companies do not work in your favor

*"We can reduce what you owe."*

*"Settle your credit card for less."*

You may have seen some of these claims from debt relief companies that purport to reduce your payments on credit cards or other personal loans by negotiating a payment plan with your creditors. Their pledge to you is that, with their help, you will pay less and get out of debt faster. In our experience, these programs oftentimes result in tremendous damage to an individual's credit as well as unnecessary legal trouble.

If you are struggling to pay off your debt, you may be tempted to enlist the help of a debt relief company. These companies typically advise you to stop contact with your creditors, cease making payments, and instead pay the debt relief company monthly. They will claim to contact your creditors to create a "payment plan" and disburse your money evenly among them according to the payment plan you agreed upon. At

FPCCFCU, we have seen members enter into these agreements and, in our experience, the debt relief company never makes contact with us or disburses the money the member has paid to them. It's important to note that even if the debt relief company does contact your creditors, they are not obligated to agree to a payment plan, so they may penalize you as if you had simply stopped your monthly payments.

What we typically see when a member hires a debt relief company is the member defaults on their loan and is sent to our legal collection agency, causing garnishments, court appearances and other costly and stressful financial problems.

If you are struggling to pay off your debt, we are here to help. FPCCFCU has several in-house certified credit counselors whose job it is to prevent your financial situation from getting worse. As a member, you are entitled to free financial counseling, through which we can analyze your credit and formulate a plan to help strengthen it.

*Triple the cheer!*

**5.99%<sup>APR</sup>**  
**FOR 12 MONTHS**  
**FOR ALL EXISTING CARDS\***

On all purchases made November and December!

\*Special interest rate of 5.99% APR is applied for 12 months from posting date of the transaction. APR = Annual Percentage Rate. Promotional APR will last through 12 statements and then revert to the regular variable purchase APR with the thirteenth monthly statement. You have 25 days after the close of each statement period to pay your purchases in full without being charged interest. Promotional rate valid November 1, 2024 - December 31, 2024. Rate based on creditworthiness. Rates subject to change without notice. For current cardholders only.

Text your Zip Code to 91989 to locate an ATM

**Easy access to money wherever you go**

### 2024 Board Applicants Requested

**Application Deadline:**  
Tuesday, Nov. 12, 2024

The Credit Union's Nominating Committee is accepting applications for four 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 2025 Annual Meeting.

To be considered for nomination, you must submit an application to the Nominating Committee

by the end of business on Tuesday, November 12, 2024. The Nominating Committee will review the applications and select candidates for the ballot.

To request an application, please contact Jessica Biggerstaff at (260) 469-5943 or [jessica.biggerstaff@fpccfcu.org](mailto:jessica.biggerstaff@fpccfcu.org).

### Fee Schedule Update

Effective Dec. 1, 2024, our fee schedule will be updated



# CU Talk

All FPCCFCU branches will be closed

**Columbus Day**  
Monday, Oct. 14

**Veterans Day**  
Monday, Nov. 11

**Thanksgiving**  
Thursday, Nov. 28

**Christmas Eve (branches close at 1 p.m.)**  
Tuesday, Dec. 24

**Christmas Day**  
Wednesday, Dec. 25

**New Year's Eve (branches close at 1 p.m.)**  
Tuesday, Dec. 31

## \*Important Notice\*

When you use your Visa Check Card at certain merchants and you do not enter a PIN, transactions may be processed as either a Visa Check Card transaction or a transaction on the STAR, PULSE, NYCE, COOP, or ACCEL/Exchange network. One or more of these networks may be displayed on the back of your debit card. Merchants must provide you with a clear way of choosing to make a Visa Check Card transaction if they support this option. Please be advised that should you choose to use STAR, PULSE, NYCE, COOP, or ACCEL/Exchange network when making a transaction without a PIN, different terms may apply, and you will not be eligible for certain Visa benefits. Certain protections and rights applicable only to Visa Check Card transactions as described in your cardholder agreement will not apply to transactions processed on the STAR, PULSE, NYCE, COOP, or ACCEL/Exchange network. If you have any questions, please contact us at 260-484-2102.



## Christmas club funds available Oct. 15

If you have a Christmas Club account, your funds will transfer to your savings on Tuesday, October 15.

The entire balance will be transferred to your regular savings. You can check your account balance on It's Me 247 Online Banking or on the FPCCFCU Mobile App.

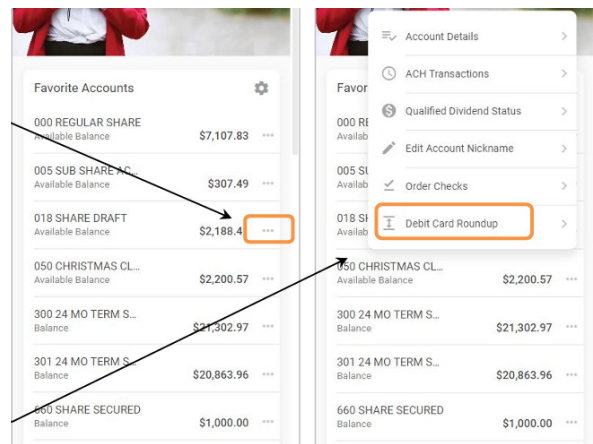
Looking for an easy way to save for next year's holiday shopping? Consider taking advantage of our Debit Card Roundup feature. Every purchase you make with your debit card will be rounded up to the nearest dollar, and

at the end of the day we'll deposit the difference into another account of your choosing.

Transfer it to your Christmas or Vacation Club account, and you'll have savings already built up by the time you need them. This feature can be

turned on any time in the FPCCFCU Mobile App or It's Me 247 Online Banking, as shown in the picture below.

Don't have a Christmas Club account? Open one any time in online or mobile banking and start saving for next year today!



## Flag collection taking place in November

Do you have a worn or damaged American flag? Throughout the month of November,

FPCCFCU will be collecting flags to be honorably retired. Flags can be

dropped off at any of our six branches between Nov. 1 and Nov. 30.

## No Fees. No Interest. No-Brainer.

Transfer your credit card balances to an FPCCFCU Visa Infinity Card for all this and more\*

**0%**  
APR  
FOR 12 MONTHS

**\$0**  
TRANSFER FEE

**0**  
ANNUAL FEES

\*Special balance transfer interest rate of 0% APR is applied for Twelve (12) months from posting date of the transfer. APR = Annual Percentage Rate. Introductory APR will last through twelve (12) statements and then revert to regular variable balance transfer APR with the thirteenth monthly statement. Existing Fire Police City County FCU accounts excluded. Offer valid October 1 – December 31, 2024. Rates subject to change without notice.



**ESI**



Federally insured by the NCUA