



The NEWSLETTER

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Digital Wallet

A Digital Wallet Service ("Wallet") allows you to add your Fire Police City County FCU Cards to an application using your mobile device. Your Fire Police City County FCU Card number is replaced with a digital number or token. Once added, you understand that you may use your mobile device to make payments only where the Wallet is accepted. Fire Police City County FCU is not a provider of the Wallet and we are not responsible for any failure or inability to perform a transaction using the Wallet. We are only responsible for supplying information securely to the Wallet provider to allow usage of the Fire Police City County FCU Card in the Wallet.

(260) 484-2102
fpccfcu.org



Why Opening a Certificate is Really Worth It.

We save for numerous reasons. Saving money provides peace of mind, so we aren't financially stressed when it comes time to write a big check. While there are various savings options to choose from, there's one guaranteed and safe option - a certificate.

How is a Certificate Different from a Savings Account?

Standard savings accounts give you direct access to funds, but won't accrue nearly as much interest. Certificates are for short-term and long-term savings goals due to their exponentially higher rates and variety of terms. In exchange for the higher rate, your money is locked in for a set time. You can choose a time frame that best aligns with your savings goals and budget.

Why are Certificates Great Savings Investments?

Certificates are one of the safest and most reliable options to help you reach your financial goals, here's why:

Higher dividend rates

You'll earn a higher rate of return than a regular savings account.

Fixed and predictable rate of return

You have complete control. You choose the



deposit amount and term. Assuming you don't withdraw your funds early, your earnings are guaranteed. You know what will be earned from the start, making certificates a very safe and predictable option.

Protected savings with no risk

If overspending is a concern, the great thing about certificates is the money is safely out of reach for a fixed period of time. Plus, they're protected by the National Credit Union Administration.

Opening a certificate can be a worthwhile savings option if you're looking to earn more on your money, and it can be the perfect boost you need to start saving for your life's milestones.

If you're interested, we offer several types of certificates. We have a variety of terms and rates to fit any savings strategy. Learn more about our certificates here:

<https://www.fpccfcu.org/Certificates>



Meet Kristi, Loan Officer of the Month.
You've got questions, she's got answers.

Call (260) 918-6205 to get in touch with her today! NMLS: 2147915

Community

SKIP-A-PAYMENT

We understand that things happen in life, from unexpected emergencies to unpredictable expenses. That's why we offer our Skip a Payment program for eligible loans. Skip a loan payment once per calendar year and then get right back to paying your loan payment the next month.

*Certain restrictions apply. Not available on First Mortgages, Second Mortgages, and Home Equity Loans. One (1) Skip-A-Pay is allowed per loan per calendar year. \$25 fee per loan. Skipped payments are added to the end of the loan term and interest continues to accrue during the deferral. Credit Union account must be in good standing.

A festive poster for a Youth Expo event. The background is light green with orange and teal bunting and confetti. At the top, the Fire City Police County Federal Credit Union logo is displayed, featuring icons of a fire, a star, a house, and a city capitol. Below the logo, the text "Youth Expo" is written in large, bold, red letters. Underneath that, "FREE COMMUNITY EVENT!" is written in red. A yellow box on the left lists activities: LIVE DJ, FOOD, GAMES, DOOR PRIZES, LEARN ABOUT WILDLIFE, INTERACTIVE ART, DISCOVER CAREERS, and FINANCIAL LITERACY. To the right, the date and time "September 24, 2022 11am - 2pm" and the location "3306 N. Clinton St Ft. Wayne" are listed.

Fire City Police County
FEDERAL CREDIT UNION

Youth Expo

FREE COMMUNITY EVENT!

- LIVE DJ
- FOOD
- GAMES
- DOOR PRIZES
- LEARN ABOUT WILDLIFE
- INTERACTIVE ART
- DISCOVER CAREERS
- FINANCIAL LITERACY

September 24, 2022
11am - 2pm
3306 N. Clinton St
Ft. Wayne

2022 SCHOLARSHIP WINNERS



HOPE BROWN



OLIVIA HARTUP



ZAEDA KNUDSON



CU Out & About

JULY
14-29

Together We Can Food Drive

All Branches

SEPT 24

FPCFCU Youth Expo

North Clinton Branch

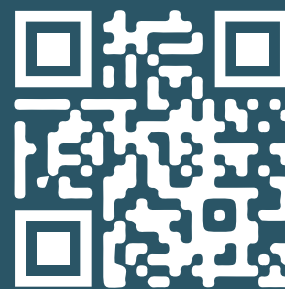
HOLIDAY HOURS

Independence Day

All locations will be
CLOSED on Monday, July
4, 2022.

Labor Day

All locations will be
CLOSED on Monday,
Sept. 5, 2022.



SCAN ME

YOUTH AGES 1-13*

RECEIVE \$50 IN THEIR ACCOUNTS FOR OPENING A SAVINGS AND SIGNING UP FOR E-STATEMENTS.

- FOR EACH DEPOSIT OF \$5 INTO THEIR ACCOUNT BETWEEN JULY 1, 2022 - SEPTEMBER 30, 2022 THEY GET ENTERED TO WIN A \$300 MASTERCARD GIFT CARD.

TEENS AGES 14-17**

RECEIVE \$50 IN THEIR ACCOUNT FOR OPENING A SAVINGS ACCOUNT, A CHECKING ACCOUNT WITH A DEBIT CARD, SIGNING UP FOR E-STATEMENTS, AND DIRECT DEPOSIT.

- FOR EACH POSTED DEBIT CARD TRANSACTION BETWEEN JULY 1, 2022 - SEPTEMBER 30, 2022 THEY GET ENTERED TO WIN \$300 MASTERCARD GIFT CARD ALONG WITH A CHECK BALANCING CLASS WITH OUR FINANCIAL COUNSELORS.

ADULTS AGES 18+***

RECEIVE \$50 IN THEIR ACCOUNT FOR OPENING A SAVINGS, A CHECKING WITH A DEBIT CARD, SIGNING UP FOR E-STATEMENTS, AND DIRECT DEPOSIT.

*FOR NEW MEMBERS ONLY. YOUTH AGES 1-13 MUST OPEN A SAVINGS ACCOUNT AND SIGN UP FOR ESTATEMENTS. SAVINGS ACCOUNT REQUIRES \$25 MINIMUM OPENING SHARE (SAVINGS) DEPOSIT. A \$50 INCENTIVE WILL BE DEPOSITED INTO SAVINGS ACCOUNT AT THE END OF THE MONTH OF ACCOUNT OPENING. FOR EACH POSTED DEPOSIT OF \$5 INTO THE ACCOUNT BETWEEN JULY 1 - SEPTEMBER 30, 2022, THE NEW MEMBER WILL BE ENTERED TO WIN A \$300 MASTERCARD GIFT CARD. LIMIT OF TEN (10) ENTRIES. INITIAL CREDIT UNION INCENTIVE DOES NOT COUNT TOWARD GIFT CARD ENTRIES.

**NEW AND EXISTING YOUTH AGES 14-17 MUST OPEN A NEW SAVINGS ACCOUNT AND CHECKING ACCOUNT WITH A DEBIT CARD, ESTATEMENTS, AND DIRECT DEPOSIT. SAVINGS ACCOUNT REQUIRES \$25 MINIMUM OPENING DEPOSIT. A \$50 INCENTIVE WILL BE DEPOSITED INTO SAVINGS ACCOUNT AT THE END OF THE MONTH OF ACCOUNT OPENING WHEN THOSE REQUIREMENTS ARE MET.

***FOR NEW YOUTH ACCOUNTS AGES 14-17 EACH DEBIT TRANSACTION POSTED ON THE ACCOUNT BETWEEN JULY 1 - SEPTEMBER 30, 2022, THE NEW MEMBER WILL BE ENTERED TO WIN A \$300 MASTERCARD GIFT CARD AND A CHECKBOOK BALANCING CLASS WITH A FINANCIAL COUNSELOR. ONE (1) POSTED DEBIT TRANSACTION EQUALS ONE ENTRY. LIMIT OF TEN (10) ENTRIES. INITIAL CREDIT UNION INCENTIVE DOES NOT COUNT TOWARD GIFT CARD ENTRIES.

MEMBERS WHO ARE AGES 1-17 REQUIRE A PARENT OR GUARDIAN TO BE A JOINT OWNER ON THE ACCOUNT. NEW MEMBER INCENTIVE WILL BE REVOKED FROM NEW MEMBER IF ACCOUNT IS CLOSED PRIOR TO 12 MONTHS OF ACCOUNT OPENING. INCENTIVE SUBJECT TO TAX REPORTING. NEW YOUTH ACCOUNT INCENTIVES CANNOT BE COMBINED WITH OTHER PROMOTIONS. PROGRAM SUBJECT TO CHANGE WITHOUT NOTICE. MEMBERSHIP IS SUBJECT TO APPROVAL. SOME RESTRICTIONS APPLY. FEDERALLY INSURED BY NCUA.

FOR NEW MEMBERS ONLY. NEW MEMBERS OVER AGE 18 WILL RECEIVE \$50 INCENTIVE FOR BECOMING A NEW MEMBER WHEN OPENING A SAVINGS ACCOUNT, CHECKING ACCOUNT WITH A DEBIT CARD, DIRECT DEPOSIT, AND SIGNING UP FOR ESTATEMENTS. SAVINGS (SHARE) ACCOUNT REQUIRES \$25 MINIMUM OPENING DEPOSIT. A \$50 INCENTIVE FOR THE NEW MEMBER WILL BE DEPOSITED TO SAVINGS (SHARE) ACCOUNT AT THE END OF THE MONTH OF ACCOUNT OPENING WHEN THOSE REQUIREMENTS ARE MET. NEW MEMBER INCENTIVE WILL BE REVOKED FROM NEW MEMBER IF ACCOUNT IS CLOSED PRIOR TO 6 MONTHS OF ACCOUNT OPENING. INCENTIVE SUBJECT TO TAX REPORTING. PROMOTION VALID JULY 1-SEPTEMBER 30, 2022. PROGRAM SUBJECT TO CHANGE WITHOUT NOTICE. MEMBERSHIP IS SUBJECT TO APPROVAL. SOME RESTRICTIONS APPLY. FEDERALLY INSURED BY NCUA.



Debt consolidation with
a second mortgage
from FPCFCU

Promotions



Drool-worthy
auto loan rates

He approves of the
new ride

You approve of the rate

VISIT ONE OF OUR
SIX LOCATIONS

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



(260) 484-2102

fpccfcu.org



Make yourself at home with a
Fire Police City County Federal Credit Union mortgage.

VIEW OUR PAST NEWSLETTERS ONLINE BY VISITING
WWW.FPCCFCU.ORG/NEWSLETTERARCHIVE

