

INSIDE

- September Auto Special
- instantly Issued Debit Cards
- · Strikes for Charity
- Advantages to Buying out Your Car Lease

STRIKES FOR CHARITY

Registration for our 2023 fundraising event Strikes for Charity is open. Proceeds from the event, which will take place November 4, will be donated to Fort Wayne Animal Care and Control's Angel Fund, which provides crucial medical care to animals in need.

The event will feature bowling, a silent auction, pizza and other activities.

For more details, scan the QR code below.



(260) 484-2102 FPCCFCU.ORG



(260) 484-2102 | FPCCFCU.ORG Fire Police City County Federal Credit Union | September 2023

GET A HARDWORKING VEHICLE AT A HARDWORKING RATE



CHECK OUT OUR GREAT, LOW AUTO LOAN RATES

BY SCANNING THE QR CODE

NEED A CARD FAST?

WE CAN HAVE A DEBIT CARD IN Your hand before you leave The Building when you open A free checking account!

NO MORE SNAIL MAIL!



SCAN TO LEARN MORE ABOUT THE BENEFITS OF AN FPCCFCU CHECKING ACCOUNT

THE ADVANTAGES TO BUYING OUT YOUR CAR LEASE

Leasing a vehicle often affords the driver a low monthly payment on a vehicle they might otherwise not be able to afford, but what if we told you buying out your lease could mean owning your car at below its market value?

When you lease, you're paying for the car's depreciation over the lease term, which can be expensive. Conversely, when you purchase it for yourself, you're paying for the cost of the vehicle, which is typically lower than the lease payments. Plus, with the current high cost of used vehicles, getting an auto loan means a smaller total loan amount and monthly payments than you would get when purchasing the same vehicle at retail price.

Owning your car also means you're building equity. Are you leasing because you don't want to be stuck in the same vehicle for years? You can have the best of both worlds by using the equity you build by making loan payments as a down payment on a new purchase in the future. Plus, by ditching your lease, you'll save in the long run by eliminating any associated fees.

In addition to offering preapproved rates for bargaining power at the dealership, FPCCFCU offers a wealth of resources to guide members through the car-buying process. Check out our free Spark Your Genius financial literacy modules today to ensure your financial success through all life's important milestones, from buying your first car to preparing for retirement.



SCAN TO START LEARNING TODAY!

FEE SCHEDULE UPDATE Effective November 1, 2023, our fee schedule will be updated.

\$35 Overnight Fee	
\$25 IRA Transfer-Out Fee	

\$25 HSA Transfer-Out Fee

\$25 Collection Fee (if closed and sent to collections)

- \$10 Wire Service Message
- \$10 Wire Recall Request

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



HOLIDAY HOURS LABOR DAY

All locations will be **CLOSED** on Monday, September 4, 2023.

Fire Police City County

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 **f y** ►

