

INSIDE

- October Auto Special
- Visa Credit Card Promotion
- Facebook Marketplace Scams
- Fee Schedule Update
- · Board Applicants Requested

FLAG COLLECTION

Do you have a worn or damaged American flag? Throughout the month of November, FPCCFCU will be collecting flags to be honorably retired by American Legion Post 409. Flags can be dropped off at any of our six branches between Nov. 1 and Nov. 30.

NOTICE

AUDIT OF ACCOUNTS

The Supervisory Committee is conducting an Audit of Accounts. If you did not receive a statement or your statement is in error, please contact FORVIS, LLP at 111 E Wayne St., Suite 600, Fort Wayne, IN 46802.

(260) 484-2102 FPCCFCU.ORG



The NEWSLETTER

Fire Police City County Federal Credit Union | October 2023

CHECK OUT OUR GREAT, Low Auto Loan Rates By Scanning the QR Code

(260) 484-2102 | FPCCFCU.ORG



in love with the road

*First payment deferred up to 90 days available for qualified borrowers. Interest starts at loan disbursement.

PAY NOTHING

FOR 90 DAYS!*

NO INTEREST FOR A YEAR! O[%]APR for 12 months*



*Offer is for new credit card holders only. Special purchase interest rate of 0.00% 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 13th monthly statement or if a minimum payment is missed. You have 25 days after the close of each statement period to pay your balance in full without being charged interest. For questions, please contact a CU representative today. Offer valid October 1, 2023 -October 31, 2023. Subject to change without notice.

AVOID THESE COMMON FACEBOOK MARKETPLACE SCAMS

Folks of all ages are turning to Facebook Marketplace to get rid of old items or make some extra money by reaching a much larger audience than they would through a yard sale. In addition to providing this convenience, however; Facebook Marketplace has become a breeding ground for scams. In fact, research shows 17% of all users have been victims of scams since the platform's inception in 2016.

If you're looking to make some cash on Facebook, be sure to spot and avoid these common scams:

Someone sends you an overpayment: Someone may send you an overpayment in the form of a check or a payment-app transaction. They'll then ask you for a refund of the overage. Typically, the check will bounce or the app payment will have been made with a stolen credit card and the charge will be disputed.

"Prove you're real": An interested buyer may ask you to send them a code to prove your identity. This could be an authorization code that will allow them to hijack one of your accounts, or, oftentimes, it's a Google Voice number that will allow them to run even more scams with your personal phone number.

Fake rentals: Lots of scammers have turned to creating fake listings for rental properties. This is because applications will request tons of personal information scammers can use to steal your identity. If you see a rental property you're interested in, always contact the property manager outside of Facebook.

Through financial literacy, we seek to empower our members to make informed financial decisions and spot fraud before they become victims. That's why we've partnered with Zogo, the next-gen financial education solution to make financial education available to all. If you don't have it downloaded already, go to the app and check out over 900 financial modules to start learning today! Don't forget to use promo code FPCCFCU.



SCAN THE QR CODE TO DOWNLOAD The Zogo App Now!



2023 Board Applicants Requested

Application Deadline: Tuesday, Nov. 14, 2023

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 2024 Annual Meeting.

To be considered for nomination, you must submit an application to the Nominating Committee by the end of business on Tuesday, November 14, 2023. 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



HOLIDAY HOURS

COLUMBUS DAY

All locations will be **CLOSED** on Monday, October 9, 2023.

THANKSGIVING

All locations will be **CLOSED** on Thursday, November 23, 2023.

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

\$35 Overnight Fee

- \$25 IRA Transfer-Out Fee
- S25 HSA Transfer-Out Fee
- \$25 Collection Fee (if closed and sent to collections)
- \$10 Wire Service Message
- \$10 Wire Recall Request

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 4<u>6835</u>

Northwest 10123 Lima Rd Fort Wayne, IN 46818

New Haven 104 Lincoln Hwy West New Haven, IN 46774



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