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#### Annual Meeting Notice

The 2022 Annual Meeting will be held virtually **Thursday**, **May 5, 2022** at **6 PM**. Sign up to view the meeting by scanning the QR code below or visit www.fpccfcu.org/ annualmeeting



(260) 484-2102 fpccfcu.org



# The **NEWSLETTER**

# **GO PAPERLESS!** Earth Day 2022

Recycling 1 ton of paper saves around 682.5 gallons of oil, 25,500 liters of water, and 17 trees.

Paper is the third-largest industrial polluter of air, water, and soil. When paper rots, it emits methane gas which is 25 times more toxic than CO2.

Take this Earth Day as a chance to reduce your paper waste and protect your account information. Statements for your accounts can be viewed through It's Me 247 Online Banking in a safe and secure way. eStatements are also helpful to the environment.

**Safe and Secure** eStatements are only available through Online Banking.

#### Exact Replica

eStatements provide the same information, look the same and remain on the same statement cycle as your paper statements.

#### **Stored Electronically**

Statements are stored for seven years so you can access them easily.

#### Accessible

See your transactions online without having to wait for your paper statement.

Protecting yourself and your money is just as important to you as it is to us. That's why we are encouraging all our members to switch from paper statements to eStatements. They're safe, convenient, and good for the environment.

Receive your monthly/quarterly member account statement through our secured eStatement site. By using this service, you are reducing the chance of someone getting your personal account information. One of the most common methods used in Identity Theft is "dumpster diving" and "mailbox surfing." Sign up for eStatements today on It's Me 247 Online Banking.



#### Loan Officer of the Month Need a loan? We're here to help. Meet Ryan, our New Haven Loan Officer.

Call (260) 469-5987 to get in touch with him today! NMLS: 2165702

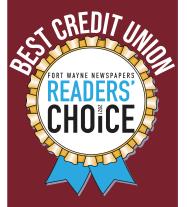
# **Community**

#### 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 in a calendar year and then get right back to paying your loan off 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 Ioan per calendar year. \$25 fee per Ioan. Skipped payments are added to the end of the Ioan term and interest continues to accrue during the deferral. Credit Union account must be in good standing.





## **Youth Art Contest**

Do you have a Picasso or a Rembrandt in the making? Here is their chance to share their beautiful creations. Submit your child's artwork to be featured in the FPCCFCU 2023 calendar! The contest is open from April 1, 2022 to May 2, 2022.

To enter, either mail in your artwork to 3306 North Clinton, Fort Wayne, IN 46805 or email promotions@fpccfcu.org. For more information, visit www.fpccfcu.org/YouthArtContest

\*Entries eligible from April 1, 2022, to May 2, 2022. Photos must be submitted as a JPEG, TIFF, or PNG file and emailed to promotions@fpccfcu.org or mailed to our Main Branch (3306 N. Clinton Fort Wayne, IN 46805) labeled as "Attn: Marketing Department". Twelve (12) submissions will be chosen by an impartial committee appointed by the Credit Union.

### **Reflection of Caring Scholarship Application**

The Credit Union is awarding **scholarships** to students who have demonstrated their commitment to making our community a stronger and better place to live. Three scholarships for **\$2,000** each will be awarded to applicants who best exemplify this dedication to service. The application is available at: https://www.fpccfcu.org/scholarship.



Application Deadline: 5pm Monday, May 2, 2022

# Your adventure starts here.

Low auto rates

# CU Out & About



# Spring Fever, time for a HELOC

Maybe it's the springtime allergies talking, but a Home Equity Line of Credit (HELOC) sounds like something someone would yell when sneezing rather than a surprisingly versatile resource to help meet your financial objectives. By borrowing against the equity in your home, and with a competitive rate to work with, you have lots of flexibility in how a HELOC can work for you.

By making your home work for you, you could use the equity to wrap up those home remodeling plans you have been putting off. Or, you might consider using it to take a family vacation with the summer months right around the corner. And, of course, you could use that equity to consolidate outstanding debts with a loan at a lower interest rate and combined monthly payment.

A HELOC is nothing to sneeze at, and the opportunities one can provide are substantial. From April 1, 2022, to June 30, 2022, our HELOCs will have no closing cost.\* We encourage you to contact our team today to discuss the countless possibilities a HELOC can offer you!

Visit our HELOC page for complete details, requirements and application options. Loans are subject to approval.

## Call (260) 469-2121

# MIGHT BE TIME TO DROP IN FOR A HOME EQUITY LOAN



DON'T WORRY - OUR RATES Aren't Through the Roof.

PLUS, NO CLOSING COST!\*

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\*Variable interest rate as low as 6%, rate can change based off of prime rate. Max APR is 18%. APR=Annual Percentage Rate. Actual rate will be determined based on credit worthiness, term, loan to value, and other factors. No closing costs for Home Equity Line of Credit with minimum advance of \$500. Loan subject to credit approval. Some restrictions may apply. Promotional period April 1, 2022 to June 30, 2022. Promotion subject to change at any time. \$25 membership share required. Membership subject to approval.

# **Promotions**

REFER

**A LOAN** 

**THEY GET \$50.** 

**YOU GET \$50.** 

NCUA

#### 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



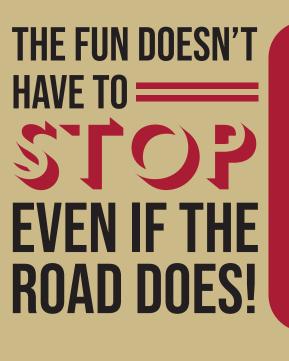
(260) 484-2102 fpccfcu.org **f y** ►



# ONLY A FEW CAN ACHIEVE THIS LEVEL OF COOL. Referring a loan gets you one step closer.



\*For new members only. \$25 membership share required. Membership subject to approval. Loan minimum \$500. Loan subject to credit approval. Referrer must be 18 years of age or older and have an account in good standing to be eligible for referral program. \$50 referral incentive for referrer and referee will be paid when qualifying share account of new member is open and funded and loan is closed. Referral incentive will be revoked from new member if account or loan is closed prior to 12 months of account opening. Referral incentive maximum is \$300. Program subject to change without notice. Membership subject to approval. Some restrictions apply. Federally insured by NCUA.



ATV BOAT & RV loans

