



INSIDE

Good Credit at a Young Age.

Skip-A-Pay

CU Spotlight

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Auto Loan

Family First Promotion

Zogo Financial Literacy

Get paid to learn financial literacy! Zogo is a gamified financial literacy app that rewards our members for completing bite-sized financial literacy lessons. When you answer questions, complete modules, or refer friends, you earn points that lead to real rewards like gift cards! There are more than 300 bite-sized, action-based modules tackling topics like saving for retirement, buying a car or opening a checking account.

Learn more about Zogo here: [Fire Police City County - Financial Literacy \(fpccfcu.org/FinancialLiteracy\)](https://firepolicecitycounty.org/FinancialLiteracy)

(260) 484-2102
fpccfcu.org

The NEWSLETTER

Why is it important to establish good credit at a young age?

- **Building and maintaining good credit is a must.**

Most consumers find that having a loan is necessary to purchase the things they need such as a home or car. Large purchases like these can be difficult to make if you have poor credit costing you more money in interest throughout the life of the loan. Remember, credit is not reported until 18 years of age.

- **Poor credit can also impact renting an apartment or getting hired for a job.**

Landlords, lenders, utility providers, and employers use your credit to forecast your financial responsibility. You can start to build good credit by applying for a share secured loan or credit card. A share secured loan is a loan secured by funds placed in a certificate of deposit that are then used as collateral for the loan.

- **As you pay on the loan you are establishing credit and saving at the same time.**

When the loan is paid off, the certificate collateral is released and the funds are available to you. A secured credit card is a credit card that requires a security deposit equal to your credit line.

- **When you are first building credit it is best to make small purchases and pay off the balance at the end of each month.**

If you can't, you may be living beyond your means and should not be making those purchases. Now that you have established credit in your name, make sure you are not applying for too much credit in a short amount of time.

CU SPOTLIGHT



Meet Chris, our Maplecrest Branch Manager. He's an active member of the United States Armed Forces, and is our IRA and Certificate specialist. If you have any questions, give him a call at (260) 918-6253, or visit him at our Maplecrest location.





CU Out & About

SEPT
24

**FPCCFU Youth
Expo**
North Clinton

OCT 20

**International Credit Union
Day**
Worldwide

Auto loans *tailored*
to your *needs.*

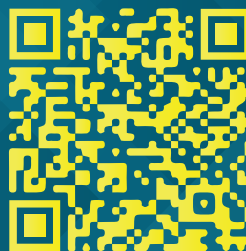


Scan QR code to
get started now.



FAMILY FIRST

**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.**



Scan QR code
for more details

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 the PSCU at 1-727-299-2449 or 1-855-517-2618.

FEE SCHEDULE UPDATE

Effective November 1, 2022, our fee schedule will be updated.

\$10 Replacement Cards

\$30 Escheatment Fee

\$25 Reopen Closed Draft Account Fee

\$5 Verification of Deposit (non-government)

\$2.95 RISE Fee per Transaction

VISIT ONE OF OUR
SIX LOCATIONS

Main Branch
3306 North Clinton St
Fort Wayne, IN 46805

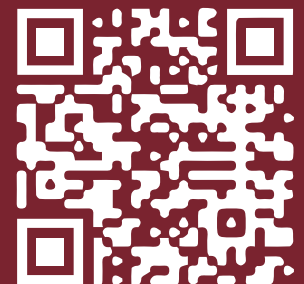
Southwest
6304 W Jefferson Blvd
Fort Wayne, IN 46804

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



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 **Fire City Police County**
FEDERAL CREDIT UNION

