



The NEWSLETTER

INSIDE

What Impacts Your Credit Score

VISA Infinity Products

Loan Officer of the Month

CU Out & About

Refer A Loan

Outdoor Adventure

SKIP-A-PAY

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. Visit FPCCFCU.org/SkipAPay.

(260) 484-2102
fpccfcu.org



What Impacts Your Credit Score

What is a credit score?

It's a number reported on a credit report used as a tool by creditors to help determine the creditworthiness of a consumer.

What affects your credit score?

The number of accounts can impact your overall credit score. If you have too many or no open lines of credit, your score might decrease.

The types of accounts can also lower your credit score.

For example, debt with the condition of regularly occurring intervals for payment until the principal and interest are paid in full can hurt your credit report.

Timeliness is key.

Making timely and consistent payments is the key to improving and maintaining your credit score. Collections, judgments, bankruptcies, or foreclosures have a negative impact.



Do you want to start building credit? Look no further. Our VISA Infinity Card Series can get you started today. Apply now online by scanning the QR code, or call (260) 484-2102 to embark on your journey towards the credit score you desire.



It's your credit, and only yours.

Identity theft can destroy your credit rating. At least once a year, check your report to ensure there are no unauthorized accounts listed in your name.

Slow down there, speedy.

Taking out several new credit cards or loans over six months can damage your credit.

Be picky.

The number of credit inquiries by several different creditors can also lower your score.

We have Certified Financial Counselors available to help answer your questions about credit or debt. Call (260) 484-2102 to speak with one of our counselors.



Meet Yolanda, Loan Officer of the Month. You've got questions. She's got answers.

Call (260) 469-5972 to get in touch with her today! NMLS: 1460578



CU Out & About

MAY 05

Annual Meeting
Virtual

MAY 13

**Police Memorial
Ceremony**
Downtown

MAY 07

**Cancer Services -
Ribbon Walk**
Cancer Services Northeast Indiana

HOLIDAY HOURS

Memorial Day

All locations will be **CLOSED**
on Monday, May 30, 2022.

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

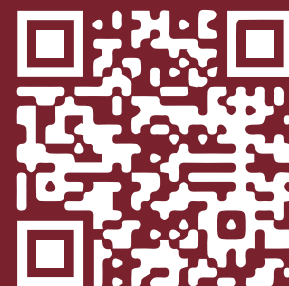
ONLY A FEW CAN ACHIEVE THIS LEVEL OF COOL.
REFERRING A LOAN GETS YOU ONE STEP CLOSER.

REFER
A LOAN

THEY GET \$50.
YOU GET \$50.



*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. Some restrictions apply. Federally insured by NCUA.



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THE FUN DOESN'T
HAVE TO **STOP**
EVEN IF THE
ROAD DOES!

TRAILER
BOAT &
RV LOANS

