



The NEWSLETTER

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CHRISTMAS CLUB

Start saving for next Christmas now! With our Christmas Club savings account, you can save throughout the year so you'll have the cash you need for next year's holiday expenses. In mid-October, funds are automatically transferred to your regular savings account. Open a Christmas Club account online or stop by any of our six convenient locations to start saving today!

(260) 484-2102
FPCFCU.ORG

WHAT IS PHISHING?

It's a cybercrime in which people are targeted by email, telephone, or text message by someone posing as a legitimate institution or person. The victim is asked to give personal information such as personally identifiable information, banking and credit card details, and passwords. The information is used to access important accounts and can result in identity theft and financial loss.



Here's What to Look For:

- Scammers will use attention-grabbing statements or lucrative offers such as winning the lottery. If it seems too good to be true, it probably is.
- Cybercriminals will create a sense of urgency with their messages. Sometimes they will say you have only a few minutes to update your information before your account is suspended. Most organizations will give you enough time before they terminate your account and won't ask for personal details over the Internet.
- Links in phishing messages can be fake. Hovering over a link will show you the actual URL where you will be directed. It can be similar to a real website, but it may include a misspelling.
- Attachments can hold things like ransomware and other viruses. If you weren't expecting it, don't open it.
- Messages from unknown or untrusted senders can be a red flag. If it seems out of the ordinary or out of character, don't click it.

CU SPOTLIGHT



MEET BRIGETTE, OUR ADVOCATES/OPERATIONS MANAGER AND CERTIFIED FINANCIAL COUNSELOR. SHE HELPS OUR MEMBERS TAKE CONTROL OF THEIR DEBT, CREATE A BUDGET, PLAN FOR RETIREMENT, AND INCREASE THEIR SAVINGS.

IF YOU HAVE ANY QUESTIONS OR WANT TO SCHEDULE A FINANCIAL COUNSELING SESSION, GIVE HER A CALL AT (260) 469-5977.

PROMOTIONS

DON'T LET IT PILE UP,
BLOW YOUR DEBT AWAY
WITH FPCCFCU!

SIGN UP FOR FREE FINANCIAL
COUNSELING IN-PERSON OR ONLINE.

GIVEAWAY!

SIGNING UP EARNS YOU A CHANCE
TO WIN 1 OF 6 SNOWBLOWERS.



0% APR*

New cards only!
For the first six months!

*Special purchase interest rate of 0.00% APR is applied for six months from posting date of the transaction. APR = Annual Percentage Rate. Promotional APR will last through six statements and then revert to the regular variable purchase APR with the seventh monthly statement. You have 25 days after the close of each statement period to pay your balance in full without being charged interest.

VIEW OUR NEWSLETTERS ONLINE BY VISITING
WWW.FPCCFCU.ORG/NEWSLETTER

PROMOTIONS

THERE'S NO HIDING FROM AUTO RATES THIS GOOD!

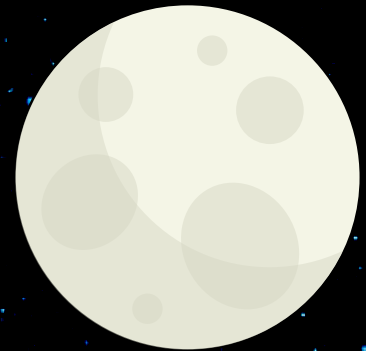


Visit www.fpccfcu.org/AutoSpecial
for more information or
scan the QR code.

LETTERS TO SANTA

Fire Police City County FCU is helping
kids send their letters to the North Pole!

Mail a letter to Santa Claus from
November 28 to December 16 and
receive a letter just in time for
Christmas. Find our Letters to Santa
mailboxes at any of our six locations.





CU OUT & ABOUT

OCT 20

INTERNATIONAL CREDIT UNION DAY
Worldwide

OCT 28

NATIONAL FIRST RESPONDERS DAY
Nation Wide

OCT 29

SAFETY DAYS
Safety Village

NOV 28-
DEC 16

LETTERS TO SANTA
All FPCCFCU Branches

HOLIDAY HOURS

COLUMBUS DAY

All locations will be **CLOSED** on
Monday, October 10, 2022.

VETERANS DAY

All locations will be **CLOSED** on
Friday, Nov. 11, 2022.

THANKSGIVING

All locations will be **CLOSED** on
Thursday, Nov. 24, 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

zogo

Get paid to learn financial literacy.

LEARN MORE BY VISITING
[HTTPS://WWW.FPCCFCU.ORG/FINANCIALLITERACY](https://www.fpccfcu.org/financialliteracy)

FEE SCHEDULE UPDATE

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

\$10 REPLACEMENT CARDS

\$30 ESCHEATMENT FEE

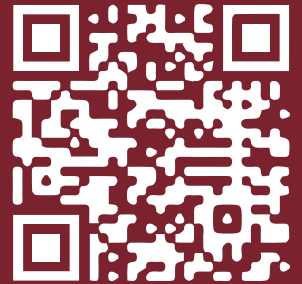
\$25 REOPEN CLOSED DRAFT ACCOUNT FEE

\$5 VERIFICATION OF DEPOSIT (NON-GOVERNMENT)

\$2.95 RISE FEE PER TRANSACTION

FLAG COLLECTION

This November FPCCFCU is honoring our veterans
by collecting damaged American flags for proper
disposal by the American Legion Post 409.
Flags can be dropped off at any of our six
branches in Fort Wayne and New Haven.



(260) 484-2102

[FPCCFCU.ORG](https://www.fpccfcu.org)



2023 Board Applicants Requested

Application Deadline: Tuesday, Nov. 15, 2022

The Credit Union's Nominating Committee is accepting applications for 4 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 2023 Annual Meeting.

To be considered for nomination, you must submit an application to the Nominating Committee by the end of business on Tuesday, November 15, 2022. 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



VIEW OUR PAST NEWSLETTERS ONLINE BY VISITING
[WWW.FPCCFCU.ORG/NEWSLETTERARCHIVE](https://www.fpccfcu.org/newsletterarchive)

