

MEMBER CONNECTIONS

FIRE POLICE CITY COUNTY FCU NEWSLETTER

[SUMMER 2024]

First-Time Auto Buyers program can help young adults build credit responsibly

Fire Police City County FCU is making it easier for young adults to obtain their goal of owning their own car. The newly established First-time Auto Buyer Program offers manageable terms and low rates to help our young members responsibly build credit while building their futures.

See Page 3 for more details.



Summer Tip: Stay hydrated by drinking plenty of water and eating fruits and vegetables that are high in water content. You can also try frozen fruits and veggies in smoothies.

Credit union members gather for 90th annual meeting

On May 16, our members and the credit union board of trustees met to highlight the 2023 year and to officially adopt the year's financial statements.

2023 Initiatives included:

- financial education programming to promote financial wellness within the community;
- a website chat feature to offer a convenient online method of contact;
- the addition of two new payment features, Pay Anyone and RISE, to

allow for the easy transfer of funds from one person to another;

- the Equal Access and Community Hero mortgage programs to help members secure financing for a home.

The report of the treasurer noted the credit union grew assets 2.5% to \$182.3 million, and experienced a growth in shares that resulted in a 1.7% increase to \$161.4 million. The credit union also returned \$1.7 million to members in dividends.



CONTACT US

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www.fpccfcu.org



Financial Wellbeing

ZOGO makes financial wellness fun

It pays to learn about finance - literally!

Zogo is a gamified financial literacy app that rewards users for completing bite-sized financial literacy lessons on intelligently saving, spending, and managing their money. The app includes



[Sign up today and use the access code: FPCCFCU. #fpccfcu](#)

over 800 modules on 54 different topics, from opening a bank account to saving for retirement - and everything in between.

By completing modules, taking interactive 5-question quizzes, and participating in daily trivia games, users earn virtual "pineapples" and work toward real-life rewards - like gift cards, and more!

Free backpack & school supplies giveaway

Back to school time is just around the corner, and we couldn't be more excited about the thought of all the future financial planners, bankers, and math teachers taking another step towards their dreams.

We know the burden of school supplies can cost a pretty penny. That's why we've teamed up with our friends at the local Fraternal Order of Police to provide a free backpack and school supplies for students in grades K-5 when a new MyCU Youth savings account is opened.

- Start good savings habits and teach your children about the power of compound interest
- Youth accounts pay dividends of 2.34% APY up to \$300
- \$300 minimum investment to open a MyCU Share Certificate

*Certain terms and conditions apply. Visit fpccfcu.org for more information.



President's Letter

It's hard to believe 2024 is already half over! We started the year off with a bang, having to temporarily close our Covington Plaza location for repairs in January following a burst pipe incident. But that didn't stop us from growing and continuing to serve our membership at a high level. We've increased our CD and money market rates and continue to offer the lowest loan rates in town.

If you weren't able to attend our 90th Annual Meeting, you missed our chairman's announcement on the future construction of a new main office! The building will be located next to our current location on North Clinton Street and will feature a full-service branch with expanded services. Watch for more to come as we have just begun the planning phase.

We remain committed to providing value to our membership through competitive loan and deposit rates, exceptional service, and by offering products and services that help you achieve your financial goals. We have several products yet to roll out in 2024 and some exciting promotions coming up too. Thank you for your membership and allowing us to serve your financial needs!



DIANE SCHERER
PRESIDENT & CEO

Personal loan fraud on the rise

Recently, some of our members have been targeted in a scam attempt for money in their efforts to secure a personal loan. As popularity increases in shopping for personal loans online, please remember fraudsters are everywhere and looking to take advantage of any opportunity they can.



In the circumstances of our members, they were asked to provide their account information and told their loan disbursement would be deposited by check into their accounts. They were further directed to send money to the fraudsters in the form of gift cards. Once their information was sent the scammer told them they would not receive their loans.

Signs of a possible personal loan scam include:

- Unrealistic guarantees for approval - Legitimate lenders require an assessment to determine eligibility.
- Upfront fees and hidden costs
- Pressure to act immediately - Scammers often employ high-pressure tactics to convince people to make quick decisions.
- Asking for money or gift cards - Legitimate lenders do not ask for payment in exchange for a personal loan.
- No state registration - Lenders are required by law to register in the state where they do business.
- Unsafe websites and requests for personal information - Check websites that request your information to make certain they are secure and encrypted. Look for indicators like "https" in the website address and a padlock icon in the browser bar to signal a secure connection.

EASY ACCESS
FIRST-TIME CAR BUYER PROGRAM

Let us help you get your first car!
To qualify you must be:

- Between the ages of 18 - 25;
- Not have financed an auto in your name before;
- Have at least 6 months job history or recent certificate, degree, or trade-school graduate.

*Certain terms and conditions apply. visit fpccfcu.org for more info.

The advertisement features a young woman with long brown hair, wearing a white shirt, sitting in the driver's seat of a car and smiling. She is holding a set of car keys. The background is a blurred outdoor setting with trees.

2024 Reflection of Caring scholarships awarded

The 2024 Reflection of Caring Scholarships, totaling \$6,000, were awarded to two student members who exemplify the credit union philosophy of "People Helping People."

This year's awardees are Brooke Thomas and Margaret Steward.



Brooke plans to attend Trine University this fall, where she will study elementary education.



Margaret will be attending Indiana University Bloomington, where she also will study elementary education.

CU Talk



We have replaced the term 'Courtesy Pay Fee' with 'Overdraft Fee' in your monthly account statements

for transactions that drop accounts below the available balance, but are still paid by the Credit Union.

Scan the QR code to sign up for texting communications.



All branches will be closed for **Independence Day.**

Thursday, July 4



Fort Wayne Readers' Choice Award Support FPCCFCU by voting for us. We have been nominated for Best Credit Union, Best Bank, Best Place to Work, and Best Mortgage Company. Voting starts July 6 and runs through July 28. Stay tuned for more information.



All branches will be closed for **Labor Day.**

Monday, September 2



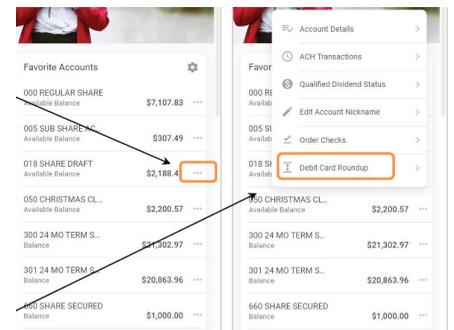
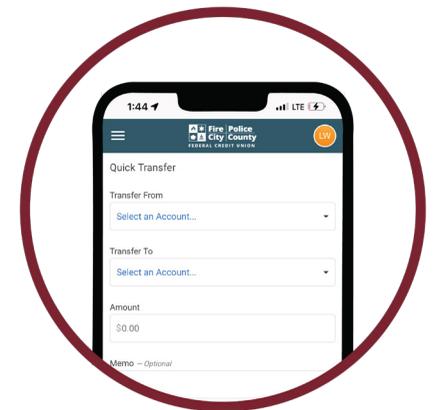
Another way to save: Debit Card Roundup

Do you remember saving up your change in a coin jar and cashing it in to make a big purchase or add to your savings?

With an FPCCFCU debit card, you can do the same thing digitally. By enabling Debit Card Roundup on the checking account linked to your card, every purchase you make will be rounded up to the nearest dollar, and at the end of the day we'll deposit the difference into another account of your choosing.

Transfer it to your Christmas or Vacation Club account, and you'll have savings already built up by the time you need them. This feature can be turned on any time in the FPCCFCU

Mobile App or It's Me 247 Online Banking, as shown in the pictures.



Federally insured by the NCUA