

# MEMBER CONNECTIONS

FIRE POLICE CITY COUNTY FCU NEWSLETTER

[ Winter 2025 ]

## CASH-BACK JUST GOT BETTER

An exciting update for Visa Infinity Rebate cardholders: the cash-back rate increased from 1% to 1.5% on January 1, 2025! This boost means you are earning even more on every purchase you make, turning everyday spending into greater savings.

Apply today  
at [FPCFCU.org](https://www.fpcfcu.org)



## REFINANCE AND REDUCE YOUR AUTO RATE BY 1%

Auto Loan Refinance on external auto loans only. Proof of the current rate and term is required. Credit Union will reduce the current financed rate up to an additional 1%, as low as 4.99% APR. The current term may be extended twelve (12) months, up to 84 months maximum term. Credit qualification applies. Rate valid January 1 - March 31, 2025.



Fraud Tip: Don't fall prey to pressure. Be suspicious when there is a sense of urgency from anyone calling and asking for money.

## VISA BALANCE TRANSFER

*No Transfer Fee!*  
**6.99%<sub>APR</sub>** For 12 months

Special balance transfer interest rate of 6.99% APR is applied for Twelve (12) months from posting date of the transfer. APR = Annual Percentage Rate. Introductory APR will last through twelve (12) statements and then revert to regular variable balance transfer APR with the thirteenth monthly statement. Offer valid January 1 - March 31, 2025. Rates subject to change without notice.

## Welcome to FPCFCU — Rewards —

At FPCFCU, we value your loyalty and want to show our appreciation. That's why we're excited to introduce the FPCFCU Rewards program—a special way to thank you for sharing FPCFCU with your friends and family!

### Here's How It Works:

When you refer someone to FPCFCU, both you and your friend earn points when a checking account is opened! These points can be redeemed for exciting products available on our rewards site.

### Getting Started is Easy:

Log in or claim your rewards account. Start referring friends and family. Redeem your points for amazing products!

We're so grateful to have you as part of the FPCFCU community, and we can't wait to reward you for helping us grow!



Start Earning  
Rewards Today!

[www.fpcfcurewards.org](https://www.fpcfcurewards.org)

CONTACT US

260-484-2102  
[www.fpcfcu.org](https://www.fpcfcu.org)



# CU Talk

- The **IRA CONTRIBUTION LIMITS** for Traditional and Roth accounts in 2025 remain unchanged from 2024. Individuals under age 50 can contribute up to \$7,000, while those aged 50 and older can contribute up to \$8,000. The last date for 2024 IRA contributions is Tuesday, April 15, 2025. If you have any questions about IRAs or other investment opportunities, please contact us at (260) 484-2102.
- FPCCFCU is proud to support students dedicated to strengthening our community. We're awarding two \$3,000 **SCHOLARSHIPS** to members who demonstrate a strong commitment to making a positive community impact. To apply, visit [fpccfcu.org/scholarship](https://fpccfcu.org/scholarship). Applications are due by 5 p.m. on Thursday, May 1.
- All branches will be closed for **PRESIDENTS' DAY**. Monday, February 17.



Federally Insured by the NCUA.

## Report of the Nominating Committee

The Nominating Committee has filed the names of the following individuals for the four vacant positions on the Board of Directors: Michael Bynum, Ron Hamm, Mel Kerfoot and Diane Scherer. There will be no nominations from the floor. The election of officers will not be conducted by ballot when there is only one nominee for each position to be filled. For members wishing to be nominated by petition, the procedures are as follows:

The Nominee's petition must contain the signatures and printed names of at least 1% of the

membership (112 members).

Nominations must be accompanied by a brief statement of qualifications, biographical data, and a signed statement from the nominee that he or she is agreeable and will serve if elected.

To be considered, the nominee's petition must be received by the Secretary of the Board, at 3306 N. Clinton St. Fort Wayne, IN 46805 by Monday, March 3, 2025. To request an application and valid signature form, please contact Dawn Austin at 260-469-5943 or email [dawn.austin@fpccfcu.org](mailto:dawn.austin@fpccfcu.org).

## President's Letter

As we start a new year, I want to take a moment to express my deep appreciation for your continued trust and support. We are grateful for each of you who helped make 2024 a success, and I'm proud to share that we are entering 2025 stronger than ever.

This year, we remain committed to helping you achieve your financial goals. We've been working on several new initiatives designed to provide even more value, including:

1. **Enhanced Digital Technology:** Providing you with convenience, security, and innovation in managing your finances.
2. **Expanded Loan Options:** Whether consolidating debt, financing a new vehicle, or making home improvements, we're introducing new loan products that come with competitive rates and flexible terms to fit your needs.
3. **Financial Education Resources:** We are committed to empowering you with the knowledge you need to make informed financial decisions.
4. **Strengthening Our Community:** Our mission has always been to serve not just our members, but our entire community.

We are excited to continue supporting you in all aspects of your financial life. Your membership allows us to stay focused on what matters most—providing you with exceptional service, innovative solutions, and a commitment to your financial success. Thank you once again for being a part of the Fire Police City County FCU family. We look forward to serving you in 2025.



**DIANE SCHERER**  
PRESIDENT & CEO