MEMBER CONNECTIONS

Fall 2025

SCAMMERS ARE TEXTING & CALLING — DON'T RESPOND

If you've received a text telling you there's suspicious activity from another state on your FPCCFCU account, it's not from us. Please do not reply.

If you receive a call from a local phone number claiming to be FPCCFCU, and the caller asks for your login information. social security number or other sensitive identifying information, that's not us, either. Do not give them any information. Hang up and call us directly.

FPCCFCU will never ask for your online banking password or login credentials—by text, phone, email or in person.

Protect yourself and your accounts from scammers and thieves. Do not give out your personal information.

Peace Of Mind...

belongs on your holiday list, too!

Celebrate this coming holiday season with less stress and more opportunities to make meaningful memories. A Holiday Loan from FPCCFCU can help you put peace of mind back into your holidays with an affordable way to borrow for the season's expenses.

Having that money now helps you take advantage of sales before the holiday season and helps you make travel arrangements before prices get out of control.

Benefits Include:

- Rates lower than most credit cards
- Lower rates mean lower monthly payments
- A payoff date means no lingering debt
- A holiday season with peace of mind



Subject to credit approval. Terms and conditions may apply. Limited-time offer. Membership required.





Operation Baby Bundle A Huge Success

Thank you to all of our members who donated to our Operation Baby Bundle Donation Drive in June. It was a huge success because of our members' heartwarming generosity.

With your help, we collected more than 550 essential items for A Baby's Closet, a program of Associated Churches of Fort Wayne and Allen County which supports families in our community. From onesies to bottles, every donation made a meaningful impact.

Your generosity is more than appreciated—it's inspiring. Thank you for showing up with love, care, and bundles of kindness. We're proud to be part of a community that always gives back.

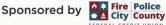
Unlock rewards while vou learn!

We partner with the app that pays you to learn financial literacy.

Download Zogo today!

Enter access code:

FPCCFCU





















CALENDAR

Oct	
13 Mon	All branches closed for COLUMBUS DAY
16 Thur	International Credit Union Day
18 Sat	Safety Village Halloween Bash Noon-3 pm
Nov	
11 Tue	All branches closed for VETERANS DAY
27 Thur	All branches closed for THANKSGIVING
Dec	
24 Wed	All branches will close @ 1pm for CHRISTMAS EVE
25 Thur	All branches closed for CHRISTMAS DAY
31 Wed	All branches will close @ 1pm for NEW YEAR'S EVE
Jan	
1 Thur	All branches closed for NEW YEAR'S DAY

Federally Insured by the NCUA.

President's Letter



DIANE SCHERER
PRESIDENT & CEO

2025 and beyond!

The benefits of progress for our members

It's an exciting time for your credit union as we prepare to break ground on our new state-of-the-art headquarters announced at our 2024 Annual Meeting.

Located at the corner of North Clinton Street and Penn Avenue in Fort Wayne, Indiana, the new headquarters will encompass an estimated 29,000-square feet, including a full-service branch to accommodate the credit union's rising membership and growing staff.

Over the past five years, our credit union has seen a 7 percent increase in membership, and our asset size has grown by nearly 46 percent. As our membership continues to grow, it's essential that we grow with it. This new headquarters represents our ongoing commitment to providing exceptional service, expanding our capabilities, and investing in the future of Fire Police City County FCU.

We're excited to build a space that reflects our values and enhances the experience for both our members and our team, and we think you will love it.

More information about the ground breaking will be available soon on our website.

SUPERVISORY AUDIT NOTICE

AUDIT OF ACCOUNTS:

The Supervisory Committee is conducting an Audit of Accounts. If you did not receive a statement or your statement is in error, please contact FORVIS, LLP at 111 E Wayne St., Suite 600, Fort Wayne, IN 46802.

IMPORTANT REMINDER

When you use your Visa
Debit Card at certain
merchants and you do not
enter a PIN, transactions may

BOARD OF DIRECTOR NOMINEES REQUESTED

APPLICATION DEADLINE - Tuesday, November 11, 2025

The Credit Union's Nominating Committee is accepting applications for four 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 2025 Annual Meeting. To be considered for nomination, you must submit an application to the Nominating Committee by the end of business on Tuesday, November 11, 2025. The Nominating Committee will review the applications and select candidates for the ballot.

To request an application, contact Dawn Austin at 260-469-5943 or Dawn.Austin@fpccfcu.org.

be processed as either a Visa Debit 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 Debit 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 Debit 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 us at 260-484-2102 or 800-435-3093.

FEE SCHEDULE UPDATE - EFFECTIVE DATE OF 12/1/2025

- \$15 Replacement card fee debit or credit \$30 REPAY returned payment \$1.95 REPAY one-time ACH Payment
- \$4.95 REPAY one-time Card Payment Free REPAY recurring transactions \$49 Flex Loans