

# MEMBER CONNECTIONS

FIRE POLICE CITY COUNTY FCU NEWSLETTER



Winter 2026

## Introducing! Membership Rewards •

Earn points for everyday banking and turn them into real savings. Simple to earn, easy to use, and focused on benefits you'll actually feel.

### How to Earn

Earn rewards just by banking with us - through checking, credit cards, loans, or using Online Banking or our Mobile App. Want to earn more? We'll help you pick the options that maximize your benefits.

### Savings

Redeem points for everyday needs like cashier's checks, money orders, paper statements, gift card fees, temporary checks, and more.

### Perks

Additional benefits you can claim include one free box of branded personal checks, a once-per-year Skip-a-Pay.

### Rate Benefits

You can take advantage of points for more longterm benefits as well. Bump a certificate rate by 0.10% or 0.25%, or reduce a qualifying loan rate by 0.25% or 0.50%.

Getting started is easy. Check your points balance in online or mobile banking or ask us at a branch, pick a redemption that fits your goals, and enjoy the savings. Have questions or want help choosing the best redemption for you? We're here to help.

## IRA Contribution Limits

The **IRA CONTRIBUTION LIMITS** for Traditional and Roth accounts in 2026 have increased from the maximum 2025 contributions. Individuals under age 50 can contribute up to \$7,500, while those aged 50 and older can contribute up to \$8,600.

**The last date for 2025 IRA contributions is Wednesday, April 15, 2026.**



## Get More for Your Money with DreamPoints Rewards Visa®

Want a card that works harder for your everyday spending? Our DreamPoints Rewards Visa® earns **1.5 points per dollar** on purchases with **no limit**. Redeem your points right in Online Banking or the FPCCFCU Mobile App and turn everyday buys into gift cards, travel, cash back, and more - faster.

### Why members like it:

- 1.5x points on every purchase
- Easy redemption in the app or Online Banking
- No annual fee. No cash advance fee.
- 25-day grace period on purchases when you pay your statement balance in full

Apply today to start earning DreamPoints, or log in to Online Banking to check your points and redeem.

## REWARDS

for every lifestyle





DIANE SCHERER, President & CEO

## President's Letter

At the heart of our credit union is a simple promise: to help our members grow financially. In 2025, we were proud to build on that promise with new tools and services designed to make managing your money easier, faster, and more secure.

Over the past year, we introduced several enhancements to your membership, including **DreamPoints Rewards**, which gives credit cardholders more flexibility to redeem rewards for cash back, travel, gift cards, and even real-time purchases.

Members may have noticed the new **Membership Rewards** feature in our mobile app, which lets you earn points for using credit union services and unlock benefits like lower loan rates, waived fees, and higher dividends. We also launched **REPAY**, making loan payments more convenient with real-time online options.

Looking ahead to 2026, we're excited to introduce **Flex Loans**, giving members the ability to reduce monthly auto loan payments through online banking. Look for this and many other new and exciting features coming soon.

These updates are just a glimpse of what's ahead. As always, our focus remains on helping you feel confident, supported, and in control of your financial future. [Visit fpccfcu.org to stay connected and learn more.](http://fpccfcu.org)

## 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.

## NOMINATIONS

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 Friday, February 27th, 2026.

To request an application and valid signature form, please contact contact Dawn Austin at 260-469-5943 or email [dawn.austin@fpccfcu.org](mailto:dawn.austin@fpccfcu.org).

## Flex Your Finances

Check the app and see if you qualify for a one-time loan adjustment.

**What is Flex Loans?** Flex Loans allows you to request a change to your loan term\* — up to 12 months — directly within online banking. When your term changes, your payment amount and loan maturity update automatically.

- No interest change!
- No credit pull!
- No penalties!
- No due date change!
- No change to your loan rate!

### How do I know if my loan is eligible?

Flex Loans is currently available for any auto loan that is more than one year old.



\*Subject to credit approval. Loan terms may be extended or shortened by up to 12 months. A \$49 processing fee will be charged at the time of application, regardless of approval.

## Calendar

**Monday, Feb 16:** All branches closed for Presidents' Day

**Saturday, March 14:** Get Green Fest



## Updates

**Fee Schedule Update** - Effective date of 4/1/2026. Check Cashing Fee: \$5 (applies to all accounts)

**Reminder** - Be sure to check your mail for the updated credit card agreement.