



January 2019

Blazon

FIREFIGHTERS CREDIT UNION • 726 MASSACHUSETTS AVE. • INDIANAPOLIS, IN 46204 • 317-636-5581 • www.fire-cu.org

in this ISSUE

**Warm Up with a
Better Rate**

**63rd Annual Meeting
Has Been Scheduled**

**Indicators That You
May Be a Victim of
Identity Theft**

IRAs

HSA's

holiday CLOSINGS

**The main office will be
closed in observance of
the following days:**

**Tuesday, January 1, 2019
NEW YEAR'S DAY**

**Monday, January 21, 2019
MARTIN LUTHER KING
DAY**

**Monday, February 18, 2019
PRESIDENT'S DAY**



YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT
AMERICAN SHARE INSURANCE
This institution is not federally insured.



YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT
AMERICAN SHARE INSURANCE
By members' choice, this institution is not federally insured.

Warm up
with a better rate.

Take
.25% Off
our already low
Loan Rates

Apply online at www.fire-cu.org or call
a Loan Officer today at (317) 636-5581.

This offer is not valid on loans currently financed with Firefighters Credit Union, HELOCs, Visa® Cards, and unsecured lines of credit are not included. Terms and conditions are subject to change at any time without notice. Auto loan monthly payment sample based on \$25,000.00 financed at 3.75% APR with a 72-month repayment is estimated at \$388.30, and assumes a 720 credit score for an auto 2015 or newer. Signature loan monthly sample based on \$10,000.00 financed at 12.75% APR with a 60-month repayment is estimated at \$224.31 and assumes a credit score of 720 or higher. Credit approval required.



IRAs

There is still time to contribute to your 2018 IRA.
The deadline is April 15, 2019.

Don't have an IRA and need information on how to
open one. Call a Member Service Representative
today at (317) 636-5581 to find out which IRA is
best for you.

Firefighters Credit Union Now Has HSA's



**For more information
contact us at 317-636-5581.**

63rd Annual Meeting Has Been Scheduled

ELECTION FOR BOARD OF DIRECTORS AND SUPERVISORY COMMITTEE

March 28, 2019

9:00 AM

**Firefighters Credit Union
726 Massachusetts Ave.
Indianapolis, IN 46204**

The Board of Directors has three positions available and the Supervisory Committee has one position available. If you would like to volunteer for one of these positions, please contact any member of the nominating committee before March 7, 2019.

NOMINATING COMMITTEE

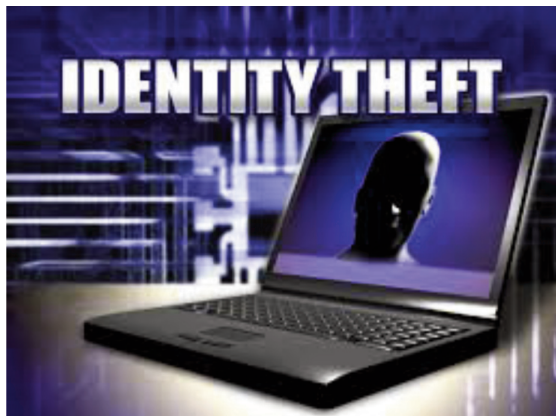
Nathan Harman
317-414-5519

Mark Harvey
317-519-3068

Rita Reith
317-716-6272

IN-PERSON & ABSENTEE VOTING

If a member is unable to attend the meeting in person, they may cast their vote by absentee voting. Members can vote in person at Firefighters Credit Union's main office on the following dates during business hours. March 20th, 21st, and 22nd, 2019. In addition, if a member is out of town during the absentee voting dates, absentee mail-in-ballots may be requested starting March 11, 2019 by contacting Pat Wilmoth at pwilmoth@fire-cu.org. Mail in ballots must be received in our office before March 21, 2019 to be counted.



Indicators That You May Be a Victim of Identity Theft

The majority of identity theft victims do not realize that they are a victim until it has negatively impacted their lives. Many people do not find out that their identities have been stolen until they are contacted by financial institutions or discover suspicious activities on their bank accounts. It is therefore of great importance to watch out for warning signs that your identity has been compromised. The following are ten indicators that someone else might be using your identity.

1. Credit or debit card charges for goods or services you are not aware of, including unauthorized withdrawals from your account.
2. Receiving calls from credit or debit card fraud control department warning of possible suspicious activity on your credit card account.
3. Receiving credit cards that you did not apply for.
4. Receiving information that a credit scoring investigation was done. They are often done when a loan or phone subscription was applied for.
5. Checks bouncing for lack of enough money in your account to cover the amount. This might be as a result of unauthorized withdrawals from your account.
6. Identity theft criminals may commit crimes with your personal information. You may not realize this until you see the police on your door arresting you for crimes that you did not commit.
7. Sudden changes to your credit score may indicate that someone else is using your credit cards.
8. Bills for services like gas, water, electricity not arriving in time. This can be an indication that your mail was stolen or redirected.
9. Being not approved for loans because your credit report indicates that you are not credit worthy.
10. Receiving notification from your post office informing you that your mail is being forwarded to another unknown address.