



July 2018

Blazon

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

Get the money you need to
make your home your *own*.

Introductory rate
for 6 months as low as
2.5% APR*
Variable thereafter **5.00% APR***



Home Equity Loans from Firefighters Credit Union

in this ISSUE

Loan Promo
Scholarship Golf Outing
Important Travel Information
Membership Appreciation Day

holiday CLOSINGS

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

Wednesday, July 4, 2018
INDEPENDENCE DAY
Monday, September 3, 2018
LABOR DAY
Monday, October 8, 2018
COLUMBUS DAY



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



**FIREFIGHTERS
CREDIT UNION**

www.fire-cu.org
(317) 636-5581

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

*APR = Annual percentage rate. The 2.50% intro rate will begin at the time you close your loan and will last for the first 6 months. Thereafter, a variable APR based on the Prime rate (index) plus a margin of 0.00% to 4.00% will be in effect (currently 5.00% to 9.00%). The rate is subject to change at the beginning of each month, based on index changes. Current APR as of 6/14/18 is 5.00% APR, assumes a 0.00 margin based on credit score of 720 or higher with loan value ratio of 80%. Maximum rate is 18% APR. Rates vary depending on credit score & loan to value. Introductory rate not available on existing Firefighters Credit Union home equity lines of credit. Offer good only on owner occupied home equity lines with approved credit. Consult your tax advisor regarding interest deductions. Limited time offer. Terms and conditions subject to change without notice.



**It's not too late to sign up
for this year's**

**Scholarship
Golf Outing**

Florida Scramble
9:00 AM Shotgun Start
July 24th, 2018

SARAH SHANK
GOLF COURSE
2607 S. Keystone Ave.
Indianapolis, IN 46203

Important Travel Information



While figuring out your travel itinerary and what to pack is important, you also need to tell your financial institution about your travel plans. It might not seem like a big deal, but your trip will go smoother if you do. If you don't let your financial institution know you are traveling, they may freeze your cards or decline certain purchases due to suspected fraud. Here are some ways adding travel notes to your account can improve your trip:

1. You will avoid missing out.

During your vacation, there will probably be some local attractions you want to check out. It would be really disappointing to miss an activity all your friends are doing because your debit or credit card was declined. Don't get stuck on the sidelines!

2. There will be less hassle.

If your card is frozen, many financial institutions will require you to call to confirm the charges. That takes time out of your day – and away from having fun. If you are traveling internationally, it might be difficult to call, and you may have to pay international fees.

3. You won't need to borrow.

If you can't use your debit or credit card, you might need to borrow money from your friends. Depending on their financial situations, they may be tight on cash. Borrowing money can put a strain on those relationships.

4. It will prevent an awkward situation.

It's never fun to have your card declined, especially when it leads to an uncomfortable situation. Imagine not being able to pay your bill at the end of a meal and having to work out payment arrangements with the restaurant! That could really put a damper on the trip.

5. You will be prepared for the worst.

Most important, you want to make sure your card works in case of an emergency. You should hope for the best, but plan for the worst. Your card needs to work if you have a medical emergency or need gas to get home. Additionally, be sure to tell your financial institution about any other locations you are passing through, in case you stop somewhere on the way. Listing all of the states or countries you will be traveling through will help prevent your card from being frozen due to suspected fraud. If you have another account, it is also smart to bring a backup card, just in case. If something unexpected happens, you'll be prepared!

Membership Appreciation Day

AUGUST 17, 2018 • 10:30 AM – 2:00 PM



Don't want to cook? Well then, it's your lucky day. Come on over to the Credit Union for Membership Appreciation Day. We'll be happy to grill you a hotdog for lunch. We will also have chips, popcorn and drinks, plenty for everyone. Don't forget to tell your family members to join us.