

Skip A Loan Coupn Help you get the Extra Cash you Need for Holidays!

Fill out the information below & either mail, fax or bring this coupon in.

Name _____ Act NO. _____

Phone No. _____ Cell No. _____

Email Address _____ Date _____

Circle the Month you wish to Skip December 2013 or January 2014

Note# or loan or loans or if all just put All loans _____

Where do you wish the \$10.00 fee to come from savings or Checking? (Please circle one)

If you don't have the funds in either account you can mail a check in with this coupon. If you don't have the funds in either account your loan or loans will not be skipped and coupon will be returned. You may either Mail Bring it in, or Fax it @574-287-6365



Your Signature _____

Joint if Necessary _____

By signing above you authorize South Bend Firefighters FCU to extend your loan or loans during the month of January 2013. Payment made through payroll will be deposited into your savings. Each member is allowed to skip a maximum of 3 times per life of loan. Also, only one time allowed during skip a loan season. The \$10.00 fee will automatically be deducted from your account.



South Bend Firefighters
Federal Credit Union

**1122 South Main Street
So. Bend, IN 46601**

Phone 574-287-6161
Fax 574-287-6365

Website
Sbfcu.org

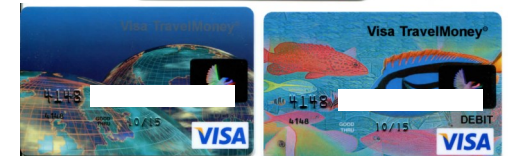
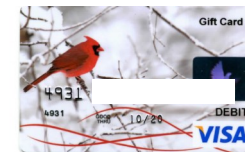
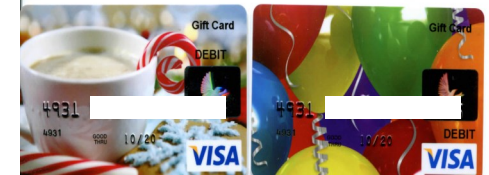
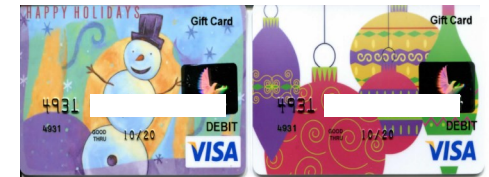
*Access Bill Pay Plus
or
Perfect Teller*



Gift Cards Are Available

Buying for someone who has everything, or not sure what they want? Gift cards are the perfect gift for everyone. Let them buy what they really want! Fast, easy, and we have the following cards below to choose from.

Minimum/Maximum Value \$25/\$1,000



Bottom 2 are Travel Cards we also offer. Reloadable and great to use for Travel or if looking for a prepaid card this works great!

Happy Holidays!!



Home Equity Loans for All your Needs.....Open End or Closed End As Low as 3.99%

No hidden Fees and NO Closing Costs. Fill out your own wish list of items you've been wanting or needing. This is a great way to afford what you want and to make your wish list come true.

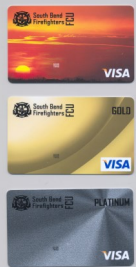


All you need to do is fill out a very easy application and bring it back along with 2 years of your of income. We will than order your title work and do the rest in a very timely manner. There is no better time then now to consolidate debt and use the collateral you have to achieve this. If you have more than \$5,000 in credit card debt and your interest rate is higher than 9%.....do something to fix it. Get in and grab a Home Equity packet and Consolidate, or fulfill your wish list.



Do you have A Firefighters Visa Card?

Firefighters Credit Union has Three Different Types of Credit Cards to Choose From:



- * Visa Classic Rewards
- * Visa Gold Rewards
- * Visa Platinum 1% Cash Back

With Visa Gold & Classic there are no Annual Fees, and every time you use your credit card for purchases you earn points. Points are good for up to 5 years. Choose to use your points on Gift Certificates, Travel Options, or Great Merchandise. Points earned are on your monthly statement. Simply go to our website sbfcu.orgclick on visa icon and follow prompts and have fun shopping.

Or if Looking for Cash Rewards.....

Get our Visa Platinum card earn 1% Cash back on all your purchases!

Holiday Purchase Special on All Cards for months of November through December will enjoy great rate @ 6.5 %. On purchases made for these months are good till June 2014.

Happy Holidays!!

Enjoy Great Rate.....Reward Points....or Cash Back !!