

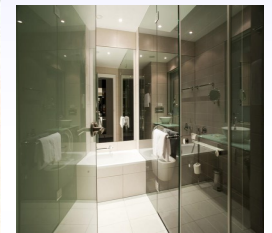
SOUTH BEND FIREFIGHTERS FCU

1122 S Main Street., South Bend, Indiana 46601

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

Annual Meeting April 23rd

TIME FOR HOME IMPROVEMENTS



Home Equity Loans for All your Needs....

Closed End as Low as 3.99%

No hidden Fees and NO Closing Cost. What a great way to afford what you want and to make your wish list come true. If you are looking to remodel your kitchen, or update a bathroom, fix or replace your roof or furnace & air conditioning this is the way to go. You can pick the term that works for you. Pay for everything faster or extend it longer to make it more affordable now. No penalty for early payoff and enjoy No fees.

Simple come in and grab an equity packet or have us mail you one. Fill out the quick application and bring back proof of income, how much you pay for property taxes & insurance and we'll do the rest.

3.99% up to 7 year Term

10,000	138.00 Month	14,000	194.00 Month
11,000	152.00 Month	15,000	207.00 Month
12,000	166.00 Month	16,000	221.00 Month





Are you ready for Tax Time? Do you get money back or do you have to pay? Money back is simply just deposit your IRS tax refund to your checking or savings Account through direct deposit. Remember to use whole account number 10 digits. It is in the middle of your checks or call FFCU to verify your number. Also need routing or transit number which is 271291761.

Or do you owe a sizable amount for taxes and didn't plan ahead. No idea where you are going to come up with the money you need fast? No worries, just call Firefighters. We will help you get the money and at better rate. For month of February & March we will offer signature loans @ 6%. For a 2 or 3 year term.

Tax Loan Special Two or Three Year Term @ 6.00%



Amount	Biweekly	Monthly
\$1,000	\$21.00	\$45.00
\$2,000	\$41.00	\$89.00
\$3,000	\$62.00	\$133.00
\$4,000	\$82.00	\$178.00
\$5,000	\$103.00	\$178.00



Annual Meeting—April 23rd
Great Food and Good Time!
 Win Cash or a Prize by playing Plinko, Bozo game, Spin a Wheel of Chance, or go into a money booth and catch some cash!
 Tickets Available at Firefighters Credit Union—Place S.B. Firefighters Union Hall