

SOUTH BEND FIREFIGHTERS FCU

1122 S. Main., So. Bend, Indiana 46601

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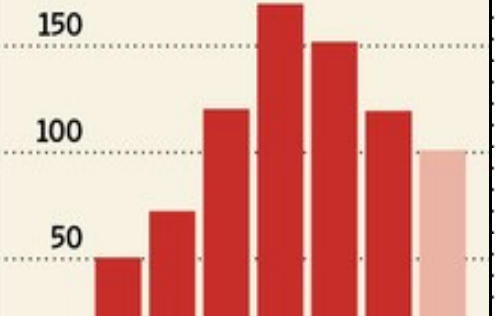


Are you just making minimum payments on your bills, or do you have same as cash purchases coming up due? Sometimes we just don't realize what we have out there. You always seem to have enough to make the payments, but several years go by, and you realize that the balances have hardly gone down. Don't make this mistake like so many. Get rid of all those unwanted bills and combine them all into one payment that you will see the balance go down and get paid off! Come in and grab an Equity packet and get the process going. Enjoy No Fees, No Closing Costs, application fees, and a great Rate.

Behind on the Bills

Consumer loans at least 60 days overdue

\$200 billion



Regular Savings .20%

Christmas Club .20%

Vacation & Special .20%

IRA Account .20%

Share Draft over \$1,000 .01%

Certificate Rates

One Year Term 0.75% - 0.7526 APY

Two Year Term 1.15% - 1.16 APY

"Privacy Notice" Privacy Notice Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at sbfcu.org or we will mail you a free copy upon request if you

call us at (574)287-6161

Did you Spend all your Extra Cash on Christmas?

January 2015 is the Last Month you can skip your Loan or Loans.

Have a chance to catch up your Checking Account or replenish emergency money.

Skip- A- Loan Payment

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

Name _____ Act No. _____

Phone No. _____ Cell No. _____

Website Address _____

Last Month to Skip January 2015

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 of loans will not be skipped and coupon will be returned.

You may either Mail, bring it in, or Fax it to 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 you circled to skip. 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. The \$10.00 fee will automatically be deducted from your account.

Help Us Call

Dormant Accounts Are you a member who has an account that you can't remember the last time you have done any kind of a transaction? Make sure you make a deposit, transfer money, open up a visa card, debit card, get a loan, or something to avoid getting a monthly dormant fee. We have been putting a lot of time into trying to contact everyone to warn them.



New & Used Cars & Trucks 3.25% 5 Year Term

Amt	Monthly	Biweekly	Amt	Monthly	Biweekly
\$15,000	\$272.00	\$126.00	\$23,000	\$416.00	\$193.00
\$16,000	290.00	\$134.00	\$24,000	\$434.00	\$201.00
\$17,000	\$308.00	\$142.00	\$25,000	\$453.00	\$209.00
\$18,000	\$326.00	\$151.00	\$26,000	\$471.00	\$218.00
\$19,000	\$344.00	\$159.00	\$27,000	\$489.00	\$226.00
\$20,000	\$362.00	\$167.00	\$28,000	\$507.00	\$234.00
\$21,000	\$380.00	\$176.00	\$29,000	\$525.00	\$243.00