

**Website
Sbfcu.org**

**South Bend Firefighters FCU
1122 South Main Street
South Bend, Indiana 46601**

Phone 574-287-6161

Fax 574-287-6365

Two Months Left May & June Earn Double Bonus Reward Points

Use your Visa Gold or Classic card on Home Improvements to Remodel, Landscape, or maybe Reorganize your closets. Upon qualified Transactions enjoy earning Double Reward Points. Don't let this great offer pass by. Purchase the items you need to get the jobs you've been putting off. Remember Last months to take advantage are May & June! Start shopping.

Where Do you Look to find out where you can make ATM Deposits?

Simply go to sbfcu.org website and click on the Second Tab at the top of the page under Services & Products. Click on Alliance One and it will bring up an ATM Locator. It's so quick and easy to use and pinpoints ATM's Nationwide. It will show three categories: Closest ATM Locations, Distance, and Features (which means if they except Deposits from all public).



This sign means
For members



This sign means
is will Except Deposits



This sign means it will
Not take Non Members

Below are just a few places that came up that will except ATM Deposits:

Notre Dame 111 West Edison., Mishawaka, 345 N Bittersweet., Mishawaka, 2102 E Ireland., So.Bend

Teachers CU 3610 Bremen Hwy., Mishawaka, 1202 E McKinley., Mishawaka, 306 N Bittersweet., Mish

Inova FCU 15007 SR 23., Granger, 3110 Old US 20., Elkhart, 358 S Elkhart Ave., Elkhart

**Remember just put in you address where you are & how many mile radius to
find one close to You!**



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**LOOK UNDER ALLIANCE
 ONE FOR ATM LOCATOR**

**To see rates go to
 website sbfcu.org**

Annual Meeting News.....

Our Annual Meeting was held on April 13th and it was an unanimous decision that Brian Ruckert will be serving another term along with Nick Kowalski. Without the dedication of them volunteering their time for meetings and ongoing training to keep up with all the changing compliance issues the Credit Union would not run as smooth.

We greatly appreciate all of our members who came and participated in not only being there for making sure we have a Great Board of Directors, but giving their output on the Surveys we pass out every year.

We are all looking forward to another Great Year and am Happy to give you the Service you deserve.

Below are the following Board of Director Positions for 2014:



Home Equity Loans - Open & Closed End Options

Come in and grab a packet with simple Loan Application & bring back along with copy of your W2's and current Paystub. It's as easy as this and we will do all the rest. REMEMBER there are NO CLOSING COSTS TO YOU! With rates still so low there is no better time to fix up or repair what you've been wanting to do. Enjoy a 3.99% up to 7 Year Term. Look Below:

\$10,000	\$137.00 Monthly	\$64.00 Biweekly
\$11,000	\$151.00 Monthly	\$70.00 Biweekly
\$12,000	\$164.00 Monthly	\$76.00 Biweekly
\$13,000	\$178.00 Monthly	\$83.00 Biweekly
\$14,000	\$192.00 Monthly	\$89.00 Biweekly
\$15,000	\$205.00 Monthly	\$95.00 Biweekly
\$16,000	219.00 Monthly	\$101.00 Biweekly



Open Ended Home Equity lines of Credit—Open for 10 Year Draw Period @ 6.00%. Ability to borrow and pay back as needed. Gives great flexibility to get draws by just a simple phone call. Only pay on what