

# Happy Halloween



**South Bend Firefighters FCU**  
**1122 South Main., South Bend, IN 46601**  
**Phone 574-287-6161 Fax 574-287-6365**

Home Equity Loans—No Closing Cost or Fee  
With Rates as low as 3.99% and no Fees you  
have only everything to gain.... Maybe lower  
interest Rate or Payment. Length of Term could  
also be shortened.

**6 Year 3.99%**

7,000	110.00	Month	51.00	Biweekly
8,000	126.00	Month	58.00	Biweekly
9,000	141.00	Month	66.00	Biweekly
10,000	157.00	Month	73.00	Biweekly

**10 Year Term 4.5%**

10,000	104.00	Month	48.00	Biweekly
11,000	115.00	Month	53.00	Biweekly
12,000	125.00	Month	58.00	Biweekly
13,000	135.00	Month	63.00	Biweekly

**Credit Union Hours**

**8:30 - 5:00**

**We will be Closed**

**Columbus Day**

**October 10TH**

**Veterans Day**

**November 11TH**

**Thanksgiving Holiday**

**Nov 24th & 25th**

**Christmas (Observed) Holiday**

**Monday December 26th**

**New Years Day**

**Monday January 2nd 2017**



## Dividends

Regular Savings .20%
Christmas Club .20%
Vacation & Special .20%
Draft Accounts over \$1,000 .10%
IRA Accounts .20%

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Please call Firefighters Credit Union if you wish to have a check mailed to you. Also if you wish it to stay in your Christmas Club account let Firefighters Credit Union know. Either way you must let us know before November 1st. Otherwise it will be transferred to your savings account. Access your money by coming in, use your debit card, or transfer your money to checking. Use it anytime at your convenience. Check balances with online Home Banking.





Need Holiday Cash?  
 Didn't open Christmas Club?  
 Should have put away more?  
 The kids really want what?  
 Great way to get that extra cash  
 you need for the Holiday Season.



## Skip A Loan Coupon

Sign below for our Skip a Loan by filling out the information below:

(This excludes Home Equity)

Name \_\_\_\_\_ Act No. \_\_\_\_\_

Phone Number \_\_\_\_\_ Cell \_\_\_\_\_

Email Address \_\_\_\_\_

**Must circle the month you wish to skip**

October, November, December, or January 2016

Note # of Loan or if all put All Loans \_\_\_\_\_

Where do you wish the \$10.00 fee to come from

**Savings or Checking? (Please Circle One)**

**or you can mail a check with your 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 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. Also, only one time allowed during skip a loan season. The \$10.00 fee will automatically be deducted from your account.

ENJOY THE EXTRA HOLIDAY CASH!



New & Used Auto Loans  
 3.50% 5 Yrs or 3.99% 6 Yrs