

South Bend Firefighters FCU

1122 S Main Street., So. Bend, IN 46601

Annual Meeting

Sunday April 3rd 2016

Games Begin @ 12:00 Noon
Dinner @ 1:00

Tickets available at Credit Union
Located: South Bend Firefighters
Union Hall
4025 Lincolnway West
So. Bend
46628

Bill Pay Plus

Are you using Bill pay yet?

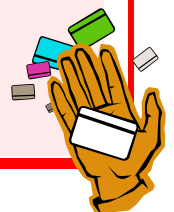
So many members are still not using this wonderful site because unsure how it works, or afraid to try it, or thinking it takes too much time to set up. Below explains how easy it will be....if not call us anytime.

- * Go to sbfcu.org website and click on Perfectteller icon
- * Sign in like normal and click on Bill Pay in green on right, next click continue.
This will bring you to Bill Pay site to input your information.
- * Go to the Payees menu and select Add a Payee
- * Choose what type of payee you are adding....such as a bill, credit card
 - * payment, person, charity or gift.
 - * Add the payee information and click next
 - * Simply review for accuracy and click Submit.

Now you are ready to make a Payment

- Go to the payments menu and select your type of payment—such as a single one time or reoccurring if wish
- Select a payee you set up by clicking to left a box with name of bill you wish to pay
 - Enter the payment amount and process date and click next
 - You have a chance to review for accuracy, and click Submit.

You have just completed making a payment.



GET YOUR ANNUAL MEETING TICKETS



Reep the Rewards of having one of Firefighters Visa's

Firefighters Credit Union Offers Visa Classic & Gold Cards with Reward Points to purchase items you can save up for. Earn 1 point for every dollar you spend. Choose from electronics, travel, gift certificates, and so much more



Visa Gold 9.9%

Visa Classic 12.9

Visa Platinum 13.9%



If you rather have a Cash Back Program we have that too with our Visa Platinum Cards Pictured above. All cards have No Annual Fees.

New & Used Automobiles @ 3.50% 5 or 6 Year Terms Available

5 Years	Biweekly	Monthly	6 Years	Biweekly	Monthly
\$10,000	\$ 85.00	\$182.00	\$10,000	\$ 72.00	\$155.00
\$11,000	\$ 93.00	\$201.00	\$11,000	\$ 79.00	\$170.00
\$12,000	\$101.00	\$219.00	\$12,000	\$ 86.00	\$186.00
\$13,000	\$110.00	\$237.00	\$13,000	\$ 93.00	\$201.00
<u>\$14,000</u>	<u>\$118.00</u>	<u>\$255.00</u>	<u>\$14,000</u>	<u>\$100.00</u>	<u>\$216.00</u>
\$15,000	\$127.00	\$273.00	\$15,000	\$107.00	\$232.00
\$16,000	\$135.00	\$292.00	\$16,000	\$114.00	\$247.00
\$17,000	\$143.00	\$310.00	\$17,000	\$122.00	\$263.00
\$18,000	\$152.00	\$328.00	\$18,000	\$129.00	\$278.00
<u>\$19,000</u>	<u>\$160.00</u>	<u>\$346.00</u>	<u>\$19,000</u>	<u>\$136.00</u>	<u>\$293.00</u>
\$20,000	\$169.00	\$364.00	\$20,000	\$143.00	\$309.00
\$21,000	\$177.00	\$383.00	\$21,000	\$150.00	\$324.00
\$22,000	\$185.00	\$401.00	\$22,000	\$157.00	\$340.00
\$23,000	\$194.00	\$419.00	\$23,000	\$164.00	\$355.00
<u>\$24,000</u>	<u>\$202.00</u>	<u>\$437.00</u>	<u>\$24,000</u>	<u>\$171.00</u>	<u>\$371.00</u>
\$25,000	\$211.00	\$455.00	\$25,000	\$179.00	\$386.00
\$26,000	\$219.00	\$474.00	\$26,000	\$186.00	\$401.00
\$27,000	\$227.00	\$491.00	\$27,000	\$193.00	\$417.00
\$28,000	\$236.00	\$510.00	\$28,000	\$200.00	\$432.00
<u>\$29,000</u>	<u>\$244.00</u>	<u>\$528.00</u>	<u>\$29,000</u>	<u>\$207.00</u>	<u>\$448.00</u>
\$30,000	\$253.00	\$546.00	\$30,000	\$214.00	\$463.00
\$35,000	\$295.00	\$637.00	\$35,000	\$250.00	\$540.00
\$40,000	\$337.00	\$728.00	\$40,000	\$285.00	\$617.00

Smart Cards with EMV chip Technology



Along with our new look we still offer the same amazing rewards. New perks with visa cards are as follows:

Trip delay—Cardholders are covered for up to \$100 per day for a maximum of 3 days if a trip was charged to the card and is delayed for more than 12 hours for reasons such as injury or illness of the cardholder or inclement weather. The Reimbursement is for the cost of food and temporary lodging until travel becomes possible.

Trip Cancellation/Trip Interruption— Cardholders are covered for up to \$3,000 per person if a trip that was charged to the card has to be cancelled or interrupted due to death, accidental injury or illness to the cardholder or immediate family members or financial insolvency of the common carrier.

Lost Luggage—Cardholders are covered for up to \$3,000 and no more than \$250 for jewelry and fur for checked and/or Carry-On Baggage for direct physical loss or damage.

Subject to a maximum annual aggregate amount of \$10,000 for all insured's per trip. Payment will be on an Actual Cash Value basis on the time of the loss.

Extended Warranty—Policy will duplicate the time period of the original U.S. Manufacturer Warranty and any Purchased Warranty on an Insured Person's covered purchase, up to a maximum of 12 months. If a U.S. Manufacturer Warranty or a Purchased Warranty is made up of multiple components, Policy will duplicate the time period of each component. If the total time period for the U.S. Manufacturer Warranty, and the Purchased Warranty is greater than 36 months there is no coverage under this Policy. In no event will the total time period for all warranties, including this Policy, exceed 48 months. Coverage: We will duplicate the terms, conditions and limitations of the U.S. Manufacturer Warranty and any Purchased Warranty on an Insured Person's covered Purchase up to \$10,000 for repair to defects in material. Certain conditions & exclusions apply.