

South Bend Firefighters FCU

Phone 574-287-6161

July 2016



Special points of interest:

- Home Equity Closed End Loans up to 8 years 4.25%
- Home Equity 15 years 4.50% No Closing Costs
- New or Used Car Rate up to 5 years 3.50%
- New or Used Cars up to 6 years 3.99%
- Signature loans up to 3 years 7.00%
- Signature loans up to 4 years 7.5%
- Visa Cards Awesome Reward points

Use Equity in your home



For a

- New Roof
- Windows that you've been putting off & need
- Pool for the kids
- New countertops or a complete makeover for your kitchen
- New patio or porch... Or patio furniture
- Bathroom remodeled
- New Appliances

Home Equity Loans for All your Needs.....Open End or Closed End As Low as 3.99%

No hidden Fees and NO Closing Costs. Fill out your own wish list of items you've been wanting or needing. This is a great way to afford what you want and to make your wish list come true.

All you need to do is fill out a very easy application and bring it back with 2 years of your income. We will then order your title work and do the rest in a very timely manner. There is no better time than now to consolidate debt and use the collateral you have to achieve this. If you have more than \$5,000 in credit card debt and your interest rate is higher than 9%.....do something to fix it. Get in and grab a Home Equity packet and Consolidate, or fulfill your wish list.

Family Members

Are your family members at Firefighters Credit Union? With credit so important these days and length of account history is very helpful....what are you waiting for.

Have kids learn good saving habits early to lead them to be more disciplined later in life.

Spread the joy and tell all your family members and relatives all the benefits & advantages of joining Firefighters Credit Union. Remember Sister, Brothers, Aunts & Uncles, Mothers & Fathers, Grandpa & Grandma (Awesome Certificate Rates)

All Can Join!



**SOUTH BEND
FIREFIGHTERS
FCU**

1122 S. Main Street
South Bend, IN
46601

Phone: 574-287-6161
Fax: 574-287-6365
For Auto, Regular, Or
Signature Loans contact:
Becky Kessler,
Melissa Naragon,
or Kelli Michael

**We're on the
Web! Sbfcu.org**

Do you have Bill Pay @ Firefighters?

South Bend Firefighters Online Bill Pay on Website sbfcu.org
Simply sign on Perfectteller and click on continue to Bill Pay.

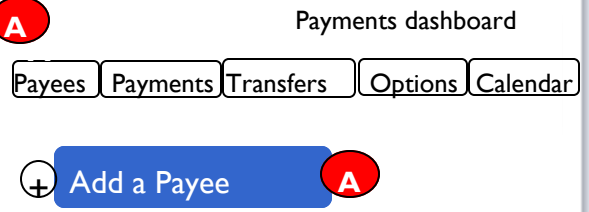
How to use your online bill Pay.

Your new payments dashboard is simpler and more convenient. The home page is payments dash board. This means you can add a payees and make payments in just a few clicks. Here's how it works.



How to ADD a payee

1. On the payments dashboard, select "Add a Payee" **A**
2. On the next screen, select "Pay a Company"(Credit Card, Utility Bill, Etc. **A**
3. Enter the company's contact information and your act No. **A**
4. Click "Next," review payee information and "Submit" The Payee will now appear in payments Dashboard. click Subm



How to make a payment

- Make a One-time payment
1. Find your payee on the payments dashboard **A**
 2. Enter the payment amount and date **A**
 3. Click "Submit all payments" **B**
- Set up a recurring payment
1. Find your payee on the payments dashboard **B**
 2. Select "Make it recurring" **C**
 3. On the next screen, choose the pay from Account, payment date, frequency and first payment date **C**
 4. Click "Submit"

Payments Dashboard

Choose a Category Payments: Single, Recurring, Scheduled, Payment History, EBill History, Add a Payee

Pay To	Pay from	Amount	Payment Date
Credit Card	Primary Chec **	\$50.00	8/2/2016 Est. Arrival

Submit all payments

You will Love this Program once you try it & will see How easy it is to set up.