

# South Bend Firefighters CU

June 2013

## Open End Home Equity Open for 10 year Draw Period



*Every time you think you are done fixing something Or remodeling there is always something else later.*

Are you considering refinancing again for the 2nd time this year and it's not even half over?

If you are one to always add to a credit card, or to a signature loan, for all those unexpected expenses that arise.....it's time for a change.

They always say use what you have to make the most out of life. This should also be the same rule when saving money on interest rates and length of payments. Wouldn't it be so much easier to just sign

a voucher and be preapproved for a loan for 10 year draw period? With having a line that you are comfortable with it doesn't mean you always have to have a balance. At Firefighters Credit Union there are No Fees, No Closing Cost, No Application fees, and best part No minimum Balance required to keep it open for 10 year draw period. If at anytime you wish to close, simply tell us and it can be done same day or next.

Open End Lines you only pay on what you owe. Our lines are at 6.% and have been this for years.

### Payments Below for 8 years & 15 Years Biweekly

\$15,000	\$92.00 8 Yr	\$59.00 15 Yr
\$16,000	\$98.00 8 Yr	\$63.00 15 Yr
\$17,000	\$104.00 8 Yr	\$67.00 15 Yr

\$18,000	\$110.00 8 Yr	\$71.00 15 Yr
\$19,000	\$116.00 8 Yr	\$75.00 15 Yr
\$20,000	\$122.00 8 Yr	\$78.00 15 Yr
\$25,000	\$152.00 8 Yr	\$98.00 15 Yr
\$30,000	\$183.00 8 Yr	\$117.00 15 Yr
\$35,000	\$213.00 8 Yr	\$137.00 15 Yr

Phone 287-6161

Fax 287-6365

Website sbfcu.org

Easy Access both by going to website

Perfect Teller or

Bill Pay Plus

Credit Union Hours

Monday—Friday

8:30—5:00

### Special points of interest:

- ◆ New upcoming Website
- ◆ Great Car Rates stay the same for New & Used @ 3.25%
- ◆ Working on a New Visa Reward program with an added Platinum Card with Cash Rewards!
- ◆ Our Motorcycle Rates are an Awesome same rate as our Auto's @ 3.25%
- ◆ Next Closing will be Thursday July 4th for Independence Day.

### New website update

We are very excited to say we are working on a new website this month. It should be all done by the end of this month if not sooner. There will be some new added features to help everyone navigate easier. We will be keeping Our current specials and information on new up coming things will be displayed on our home page to be able to see what is offered at a glance.



Some things put a smile on your face faster than enjoying the day. No buyers remorse when you leave South Bend Firefighters Credit Union knowing you got the best rate and affordable payments

**3.25% 72 Months**

Loan Amt	Biweekly	Monthly
\$15,000	\$107.00	\$230.00
\$16,000	\$114.00	\$245.00
\$17,000	\$121.00	\$261.00
\$18,000	\$128.00	\$276.00
\$19,000	\$135.00	\$291.00
\$20,000	\$142.00	\$307.00
\$25,000	\$177.00	\$383.00
\$30,000	\$213.00	\$460.00



# Visa Reward Classic & Gold



Do you have a Rewards Visa Card?

With Firefighters Credit Union Visa you can bring another higher interest rate card you have, and do a balance transfer to get a better rate. Simply bring in your bill and we will do the rest.

No Annual Fee

No Balance Transfer Fee

No Cash Advance Fee

Visa classic 12.9%

Visa Gold 9.9%

Call & Pay on your card or Simply go online and use Perfect Teller to transfer from account to pay your visa. Enjoy Reward perks on Both! Call or Shop online.

