

Spring is here! Time for Home Improvements....

- Need a new Garage or door.
- Windows need to be replaced... tired of all the cold air coming in.
- Kids really want a swimming pool.
- Kitchen needs a whole makeover including appliances.
- Roof is beyond patching finally need to replace.
- Really want a patio, or deck put in along with new patio furniture.



South Bend Firefighters FCU

1122 South Main., South Bend, Indiana 46601

Phone 574-287-6161

Fax 574-287-6365

Home Equity Loan Open or Closed End—No Fees!



Closed End Fixed Rate Home Equity Loan

This is probably the easiest way to get all the things you want done.

Simply fill out a very easy Application and bring in W2's and current paystub and we'll do the rest. With rates so low there is no better time to get things done.

3.99% up to 7 Year Term



\$6,000	\$82.00	Monthly	\$38.00	Biweekly
\$7,000	\$96.00	Monthly	\$45.00	Biweekly
\$8,000	\$110.00	Monthly	\$51.00	Biweekly
\$9,000	\$123.00	Monthly	\$57.00	Biweekly
\$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 End Home Equity Lines of Credit@ 6%. Borrow & payback as needed. Open line available for 10 year Term. Gives great Flexibility to get draws by just a simple Phone Call.

10 Year Term @ 6.00% No Fees or Closing Cost (10 year Draw Period & no penalty for early payoff)

\$10,000	\$112.00	Monthly	\$52.00	Biweekly	\$14,000	\$156.00	Monthly	\$72.00	Biweekly	Yeah New Garage
\$11,000	\$123.00	Monthly	\$57.00	Biweekly	\$15,000	\$167.00	Monthly	\$77.00	Biweekly	
\$12,000	\$134.00	Monthly	\$62.00	Biweekly	\$16,000	\$178.00	Monthly	\$83.00	Biweekly	
\$13,000	\$145.00	Monthly	\$67.00	Biweekly	\$17,000	\$189.00	Monthly	\$88.00	Biweekly	






South Bend
Firefighters Union Hall

Annual Meeting April 14th
 Great Food and Good Time
Remember New Location!!!
South Bend Firefighters Union Hall
 4025 Lincolnway West., South Bend, Indiana 46628
 Doors Open at 2:00
 Bring ticket to get \$5.00 back at door.
 Have a chance to win cash, Gift certificate and see your old friends

Must read important website information!

LOOK We are going to be in the process of moving the web site to another hosting platform. In the mean time when you are on sbfcu.org site and click on perfectteller to see account information it's a great idea to save perfectteller to your favorites. If sbfcu.org site is down you still can access your account information upon clicking on perfectteller in your favorites instead. Sorry for the inconvenience this may have caused you. We are going to have this issue resolved as soon as possible.

Thanks for understanding!

D I V I D E N D S	Regular Savings .20% Christmas Club .20% Vacation & Special .20% Draft Accounts over \$1,000 .10% IRA Accounts .20%		Certificates of Deposit Remember always safe & secure Federal Insured up to \$250,000 1 Year Term an Amazing 1.00% 2 Year .75% 3 Year 1.00%
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Visa Gold & Classic Summer Special

Use your South Bend Firefighters Visa card during the Months of June and July 2013,
 And receive a great Annual rate of 6.5% through February 2014 statement. After
 the Balance will revert to old rate or 9.9% on Gold Cards and 12.9% on Classic
 Cards