



Phone 574-287-6161 Fax 574-287-6365



South Bend Firefighters FCU
1122 South Main., So. Bend, IN 46601

Look for Skip a Loan coupon, Great Certificate Rate, Gift Cards

Website sbfcu.org
Access perfectteller/Bill Pay

Don't look to far ahead when purchasing a Certificate

Many are predicting that in the first quarter of 2015 that rate hikes will start. Why do a Certificate somewhere for a 2 or 3 year term to get 1.00% when you can do one here at South Bend Firefighters for only 1 Year Term. Most are offering a 1 year term but only for a rate of .15%, .21%, or .45%. If you want to get a 1.10% you have to go at least 29 months or as long as 4 years. We greatly appreciate your business and if it wouldn't be for our savers, we couldn't help as many of our members out with awesome loan rates. To show how much we appreciate your business we are offering a 1 Year Term for 1.10% with an apy @ 1.1045%.

One Year Certificate 1.10% - 1.1056% Apy

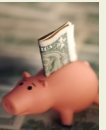
Are you Giving the Gift of Money? Remember we have Gift Cards available along with Gift Envelopes.





We're Here for all of Our Members! By all means encourage your family members to join the Credit Union. Don't overlook the youngsters in your family. They could benefit from the Credit Union membership too!

Right now your youngest family member may only need a savings account, but as they get older, they will develop more sophisticated financial needs. We can meet those needs conveniently and affordable, Just like we meet yours now.



Start a Savings Account for them for Christmas!!



Sign below for our Skip a Loan by filling out the information Below. (This excludes Home Equity)

Name _____ Act # _____

Phone Number _____ Cell _____

Email Address _____

Must circle the month you wish to skip

November, December, or January 2014

Note # of Loan or if All just put All Loans _____

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

(Please circle one or mail a check with 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 @ 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 three 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.