

Phone 574-287-6161

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

# South Bend Firefighters FCU

## Smart Cards with EMV chip Technology



In a few months you will begin to get a new Visa card with a new design. You will keep your existing Visa Credit Card number but with new expiration date. The difference is in a small, square area on the card (about 1 cm each way) that contains an embedded computer chip. These new visa cards are called either smart cards or EMV chip cards. They promise to make your in-person credit transactions safer than ever before. South Bend Firefighters have invested heavily in recent years and now in the technology and infrastructure aimed at making your accounts safe from criminal hacking and data theft. Now with this new microchip technology, which adds a new layer of security to your card transactions. With chip technology, each transaction is approved using a unique encrypted authentication code, making it far more difficult for unauthorized users to copy or access your personal information. That unique one-time transaction information also prevents a thief from making any additional purchases with stolen card data.

**Bring your Extra money here & we will take great care of you with our Awesome Certificate Rates.**

Check around and see how good our rate is!  
**One year Certificate @ 1.25%**



## Savings Dividend Rates

- Regular Savings .20%
- Christmas Club .20%
- Special Savings .20%
- Vacation Club .20%
- Draft Accounts over 1,000 .10%



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It's that Time Again Take advantage to have extra cash for Christmas!!

## Skip A Loan Payment Coupon....Months Oct, Nov, Dec, or Jan 16

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  
October, November, December, or January 2016

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.

**DEBT**

Consolidation Loan - Help get rid of Debt for good. Say good bye to high credit card debt.

### 3 Year Term 7.00%

4,000	124.00	Monthly	58.00	Biweekly
5,000	155.00	Monthly	72.00	Biweekly
6,000	186.00	Monthly	86.00	Biweekly
7,000	217.00	Monthly	100.00	Biweekly
8,000	248.00	Monthly	115.00	Biweekly
9,000	278.00	Monthly	129.00	Biweekly
10,000	309.00	Monthly	143.00	Biweekly

### 4 Year Term 7.5%

4,000	97.00	Monthly	45.00	Biweekly
5,000	121.00	Monthly	56.00	Biweekly
6,000	146.00	Monthly	68.00	Biweekly
7,000	170.00	Monthly	79.00	Biweekly
8,000	194.00	Monthly	90.00	Biweekly
9,000	218.00	Monthly	101.00	Biweekly
10,000	242.00	Monthly	112.00	Biweekly



### Christmas Club Checks

Please call Firefighters Credit Union if you wish to have a check mailed to you. Also if you wish it to stay in your Christmas Club account let Firefighters Credit Union know. Either way you must let us know before November 1st. Otherwise it will be transferred to your savings account. Access your money by coming in, use your debit card, or transfer your money to checking. Use it anytime at your convenience. Check balances with

