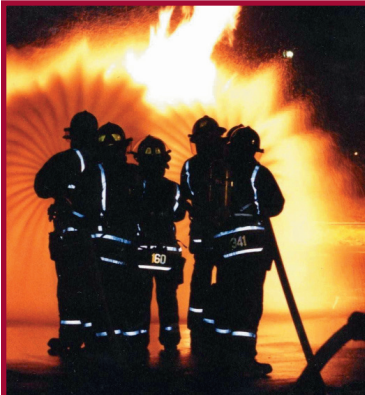




October 2026

Blazon

FIREFIGHTERS CREDIT UNION • 726 MASSACHUSETTS AVE. • INDIANAPOLIS, IN 46204 • 317-636-5581 • www.fire-cu.org

It's time to

Deck the Halls

Make it easier during the holidays with **.50%_{APR} OFF** our already low loan rates!



**FIREFIGHTERS
CREDIT UNION**



YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT

AMERICAN SHARE INSURANCE

This institution is not federally insured. Members' accounts are not insured or guaranteed by any government or government-sponsored agency.

*APR = Annual Percentage Rate. This offer is not valid on loans currently financed with Firefighters Credit Union. Mortgages, HELOCs, Visa® cards and unsecured lines of credit are not included. Terms and conditions are subject to change at any time without notice. Auto loan monthly payment sample based on \$30,000 financed at 5.25% APR with an 84-month term is estimated at \$427.62 per month and assumes a credit score of 720, previous CU loan, and auto pay on a vehicle 2024 or newer. Signature loan sample based on \$10,000 financed at 12.5% APR with a 60-month repayment is estimated at \$225 per month and assumes a 720 credit score.



35th Annual Scholarship Golf Outing

The 35th Annual Scholarship Golf Outing was held on Monday, August 10th. This year we were able to award 13 scholarships for a total of \$5600.00.

A big thank you to all the golfers and sponsors who participated, and congratulations to the winners!



MEMBER APPRECIATION DAY

October 23rd from 8:30am to 2:00pm



Stop by the credit union and let us show our appreciation for your membership! We will have doughnuts in the morning, and lunch from 11:00am-2:00pm! We will be serving pulled pork, pulled chicken, chips, cookies, and drinks.

COME IN FOR LUNCH ON US AND SPIN THE WHEEL TO WIN A PRIZE!

in this ISSUE

**Deck the Halls
Loan Promotion**

**35th Annual
Scholarship
Golf Outing**

**Membership
Appreciation**

**Christmas Club
Disbursement**

Skip-A-Pay

**Everyday
Convenience Tech**

Boarding Passes

holiday CLOSINGS

**Monday, October 12th
COLUMBUS DAY**

**Wednesday, November 11th
VETERANS DAY**

**Thursday & Friday,
November 26th & November 27th
THANKSGIVING**

**Thursday, December 24th
Close at noon
CHRISTMAS EVE**

**Friday, December 25th
CHRISTMAS DAY**

**Thursday, December 31st
Close at noon
NEW YEAR'S EVE**

**Friday, January 1st, 2027
NEW YEAR'S DAY**



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Christmas Club Disbursement



If you have a Christmas Club account, the funds will be transferred into your savings at the end of the day on October 31st, 2026, just in time for holiday shopping!

If you want to start a Christmas Club for 2027 call a member service representative and they will be happy to assist you.

Skip-A-Pay

The Holidays are a great time to take a break from your loan payment. All you have to do is download the Skip-A-Pay form from www.fire-cu.org and pay the \$25.00 fee. Rules and requirements can be found on the form, or our website.



If you have questions, please call the loan department at 317-636-5581.



Everyday Convenience Tech

Everyday Convenience Tech is so woven into our modern lives that we often use it without thinking. Examples include Tap to pay tools (mobile wallets, contactless card readers), Digital Touchpoints (QR menus and payment codes), and Smart features (Auto-connect Wi-Fi, Bluetooth accessories.)

Hackers have figured out ways to tamper with these tools and use them to their advantage. A scammer may post fake QR codes on menus or parking meters hoping an unsuspecting person will scan it. Automatic connecting permissions may be used to link your device to a rogue Wi-Fi network or send a Bluetooth pairing request disguised as a notification. Hackers will even harvest your data through malicious apps downloaded via quick scan codes, tracking via “free” convenience tools, and screen shots or digital passes revealing travel or other personal info.

The good news is you can help protect yourself from potential attacks by building smart habits.

- Before you scan a QR code look for signs of alteration. Ask yourself if it seems to be a sticker or if it has poor print quality. If so, it is most likely a scam. Only scan QR codes from trusted sources.
- To prevent malicious devices or networks from connecting to your phone, turn off Bluetooth and auto connect features when not in use. Use a personal hotspot instead of public wifi if available.
- Protect your information by only using official apps for returns, payments, and loyalty programs. Keep your operating system and apps up to date. Developers often patch weaknesses in programming that could be exploited. Using an old version of an app puts your data at risk.

With the Holidays approaching many of us will be traveling to visit our loved ones. It may be a time of good cheer but for scammers it's a time of opportunity. Even the most vigilant traveler can find their identity at risk, and it comes down to one little piece of paper we don't think much about: Boarding Passes.

Whether you make your journey by plane, train, or rental car you'll be given a pass of some sort. These contain a plethora of personal information that scammers would love to get their hands on. Paired with social media clues, the details on your pass allows criminals to build comprehensive profiles for both phishing and impersonation. This information can also allow scammers to track your location, exposing when you're not home.

Boarding Passes



Cyber criminals can use this to their advantage to launch itinerary based schemes. You may receive fake alerts saying your flight has been canceled, or your reservation upgrade has been confirmed. These are attempts at gaining access to your personal data or financial information.

Shred or rip boarding passes before disposing of them, use official airline apps instead of printing your passes, and never post pictures of your boarding pass to social media even if the barcode is covered.

With a little vigilance you can keep your personal information secure while you're travelling this season!