

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



Talk to a representative to learn more. fire-cu.org | 317-636-5581

*APR= Annual Percentage Rate. This offer is valid on new and used autos. Loans currently financed with Firefighters Credit Union are not eligible. Payment example based on \$30,000.00 at 5.75% APR with 72 monthly payments is estimated at \$493.76. Credit approval required. Terms and conditions subject to change at anytime without notice.





YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT

AMERICAN SHARE INSURANCE

This institution is not federally insured. Members' accounts are not insured or quaranteed by any

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Great Rates For Wherever The Road Takes You

33rd Annual Golf Outing

Annual Meeting Results

Spring Cleaning Your Finances

Internet Safety Tips

holiday CLOSINGS

SOLAR ECLIPSE Monday, April 8, 2024

FDIC Friday, April 19, 2024 closing at noon

MEMORIAL DAY Monday, May 27, 2024

JUNETEENTH Wednesday, June 19, 2024

INDEPENDENCE DAY Thursday, July 4, 2024



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The Annual Scholarship Golf Outing has been scheduled for Friday, July 19, 2024 at Valle Vista Golf Course with a 9:00 a.m. start time.

Please consider joining us! The outing is a fun filled day and helps many students with college expenses. Last year we raised over \$5,400.00.

Applications are available at Firefighters Credit Union. For more information, contact Kim Mattingly at 317-636-5581 ext 223.

Scholarship applications are available on the website at www.fire-cu.org or at Firefighters Credit Union. Applications are due in the office by the close of business on July 24, 2024. Winners will be notified after the drawing.

Annual Meeting Results

The 68th Annual Meeting was held on March 26, 2024. Voting for the volunteer Board of Directors and Supervisory Committee was conducted.

REINSTATED TO THE BOARD OF DIRECTORS

Mark Harvey Nathan Harman Rita Reith

REINSTATED TO THE SUPERVISORY COMMITTEE

Scott Williams



Your financial plans and accounts often need to be tweaked from time to time and Spring is one of the best times to accomplish these tasks. Why? You have probably just finished your taxes, so you have most of the information readily available. Most of these moves can be done in 30 minutes or less and if you have a good plan, this entire list can be done before May. What you will find is that after doing this the first year, every year going forward it is much easier and less time consuming.

Where is the first place to start with spring cleaning your financial matters?

It is best to start by looking at the number of financial institutions that you have open accounts with. You can start by consolidating accounts that are redundant. Move the funds to the institution with the best rate. Another strong move is to streamline by setting up online statements and alerts. That way you can more easily review monthly statements for charges that should be stopped. By having less accounts to manage, you will be better able to understand your total financial picture.

What are good moves to do with your credit and debt?

First, obtain a credit report to review for inaccuracies and decide if you need to develop a plan to improve your score if needed. Remember, you are looking for a score above 750 if you want the best rates. Next, review your current debt and look for better rates or terms. Also, this is a good time to make sure your credit card offers the best features for your needs from cash back percentages to other benefits that might be helpful to your situation.



Make sure you're using a secure internet connection. Although using Public Wi-Fi is not recommended, it is sometimes unavoidable. If you do go online using a Public Wi-Fi connection, avoid transacting personal business such as banking or making purchases. If possible utilize a VPN, virtual private network which encrypts internet traffic to protect your information.

Select Strong passwords that are harder for cybercriminals to crack. Strong passwords should be at least 12 characters and consist of upper-case and lower-case letters as well as symbols and numbers. Passwords should never be duplicated across multiple sites or be made up of personal information such as a pet's name or your date of birth.

Utilize multi-factor authentication or MFA which is an authentication method that asks users to provide two or more verification methods to access an online account. For example, in addition to a username and password, an extra security question might need to be answered or an extra one-time password may need to be entered that is sent to the users phone or email address from the websites authentication server.

Taking these extra steps can help keep your information safe.