



January 2026

Blazon

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

Let the Sun Set

ON YOUR OLD AUTO LOAN.



Refinance your auto, motorcycle, RV or boat loan from another institution for a **1% APR*** reduction on your current rate!



**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. Payment example based on \$25,000.00 financed at 4.99% for a 72-month repayment term is estimated at \$402.53. Will not go lower than 4.99%. Must provide proof of existing rate. Subject to credit approval. Standard underwriting policies and guidelines apply. Terms and conditions subject to change without notice.

CHANGES IN OUR LEADERSHIP

After 30 years of Service Mel Self will be stepping down as President/CEO of the Firefighters Credit Union. You will continue to see her in the building as she will be taking on the role of executive consultant. Dee Dee Gerron has been selected as our new President/CEO. She brings over twenty years of experience with the credit union, with a background in lending and accounting. We congratulate both ladies on their achievements and new roles as we look forward to the credit union's continued success.

**Don't Forget to
Make Your 2025
IRA Contribution
While There's Still Time**



You have until April 15, 2026.
If you don't have an individual retirement account, call a member service representative to discuss your options.
This is a great way to save for retirement.

in this ISSUE

**Let the Sun Set
on Your Old Auto Loan**

Changes in our Leadership

IRA Contributions

**Easy Ways to Stay
Cyber Secure**

**Need a Break from
your Loan Payment?**

**Grow with
Firefighters Credit Union**

**The 70th Annual
Meeting Has Been
Scheduled**

holiday CLOSINGS

**Firefighters Credit Union
will be closed for the
following holidays:**

**MARTIN LUTHER
KING DAY
Monday, January 19, 2026**

**PRESIDENT'S DAY
Monday, February 16, 2026**

**GOOD FRIDAY
Friday, April 3, 2026
Closes at noon**



YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT
AMERICAN SHARE INSURANCE
This institution is not federally insured.



- Use strong passwords that are 10-12 characters long and include a combination of upper and lower case letters, digits and special characters.
- Don't use the same password for multiple accounts.
- Don't open emails from unknown senders.
- Never email financial information or your social security number.
- Always type authenticated web addresses in your browser bar instead of clicking on a link.
- Limit what you share on social networking sites.
- Don't stay signed into accounts. When you're finished log out and close the browser.
- Use two factor authentication when available which provides two different ways to verify yourself such as a password and phone number.

Need a Break from your Loan Payment?



Just download the skip-a-pay form and pay the \$25 fee. Some restrictions apply. The requirements are listed on the form found on our website or call the loan department for details (317) 636-5581.

Grow with Firefighters Credit Union



ATTENTION PARENTS:

Open a Savings Account for your child.
Let us help with each step of their financial journey.

At Firefighters Credit Union, we are all about finding new ways to unlock our young members' potential. By opening a savings account with FCU, your child can learn to budget and save. It also offers the ability for their parent to monitor the account. To learn more, contact a member service representative at 317-636-5581.

The 70th Annual Meeting Has Been Scheduled

ELECTION FOR THE BOARD OF DIRECTORS AND SUPERVISORY COMMITTEE

March 31st, 2026 at 9:00 am

**Firefighters Credit Union
726 Massachusetts Avenue
Indianapolis, IN 46204**

The Board of Directors has 3 positions available, and the Supervisory Committee has 2 positions available. If you would like to run for one of these positions, please contact any member of the nominating committee before March 18th, 2026.

NOMINATING COMMITTEE MEMBERS

Jerry Housel
(317) 319-9789

Dave Harman
(317) 716-6282

Bernie Mickler
(317) 919-4903

Absentee Voting Procedures

If a member is unable to attend the meeting in person, they may cast their vote by absentee voting. Members can cast their absentee vote in person at Firefighter's Credit Union's office on the following dates during business hours: March 25th, 26th and 27th, 2026. In addition, if a member is out of town during the absentee voting dates, absentee mail-in ballots may be requested March 19th, 2026 by contacting Madison Sipple at (317) 636-5581 ext. 252 or by emailing msipple@fire-cu.org. Mail-in ballots must be received in our office by before March 30th, 2026.