



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

with our rates FIREFIGHTERS CREDIT UNION AMERICAN SHARE

34th Annual Golf Outing

The golf outing was July 18th this year. We were able to award 13 scholarships for a total of \$4700.00.

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

in this

Fall in Love
with Our Rates

34th Annual Golf Outing
Christmas Club
Disbursement
Member Appreciation Day
The Lies Scammers Tell
Skip-A-Pay
Visa Alerts

CLOSINGS

COLUMBUS DAY Monday, October 13th

VETERAN'S DAY Tuesday, November 11th

THANKSGIVING Thursday and Friday, November 27th & 28th

CHRISTMAS EVE Wednesday, December 24th (Credit Union closes at noon)

CHRISTMAS DAY Thursday, December 25th

NEW YEAR'S EVE Wednesday, December 31st (Credit Union closes at noon)

NEW YEAR'S DAY Thursday, January 1st, 2026



YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT

AMERICAN SHARE INSURANCE
This institution is not federally insured.

Christmas Club Disbursement



If you have a Christmas Club account, the funds will be transferred to your saving account at the end of the day October 31, 2025 just in time for holiday shopping.

If you want to start a Christmas Club for 2026, call a member service representative and they'll be happy to help you.



Come and let us show our appreciation for your membership!

We will have donuts in the morning, and lunch from 11:00 pm - 2:00 pm.

We'll have pulled chicken and pork sandwiches, chips, drinks, popcorn and cookies, so come have lunch on us.

The Lies Scammers Tell Generally Take Three Forms:

- LIE #1: Someone is using your accounts.

 The scammers claim to be from your bank or a well-known company like Amazon and are contacting you to flag suspicious activity.
- LIE# 2: Your information is being used to commit crimes: Scammers claim to be a government officer warning that your social security number or some other information is being used to commit a crime such as drug smuggling or money laundering.
- **LIE** #3: *There's a security problem with your computer*. These scams often start with a lfake on-screen security alert that looks like it's from Microsoft or Apple with a number to call. If you call, they tell you that your online accounts have been hacked.

Ironically, Some Scammers even pretend to be with the Federal Trade Commission and tell people to transfer money out of their accounts, deposit cash into Bitcoin ATMs, and even hand off stacks of cash or gold to couriers- actions the FTC would never ask people to do. Regardless of the fake story, the goal is generally the same to get your money. To avoid such scams, the FTC recommends:

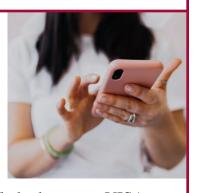
- **Don't move money to protect it.** Never transfer or send money to anyone, no matter who they say they are, in response to an unexpected call or message.
- *Hang up and verify*. If you are contacted by someone claiming to be from a government agency or business, contact the company or agency using a phone number or website you know is real. Don't trust the number or name they provide.
- *Block unwanted calls.* Learn about call blocking options to stop many of these scammers before they reach you.



Holidays are a great time to take a break from your loan payment. Download the Skip-A-Pay form and pay the \$25.00 fee. Rules and requirements are listed on the form found on our website at www.fire-cu.org. or call the loan department at 317-636-5581.

VISA Alerts

VISA fraud is on the rise. As we enter the holiday season, protect your VISA and your credit standing by signing up for visa



alerts. You can be notified when your VISA debit or VISA credit card is used for a purchase.

Go to the VISA tab on our website or https://purchasealerts.visa.com/vca-web/login to register your card.