



October 2022

# Blazon

FIREFIGHTERS CREDIT UNION • 726 MASSACHUSETTS AVE. • INDIANAPOLIS, IN 46204 • 317-636-5581 • [www.fire-cu.org](http://www.fire-cu.org)

## Loyalty Rewarded

Firefighters Credit Union believes in rewarding your LOYALTY.  
Take .50% APR\* off any closed end loan for utilizing your Credit Union's services.  
(Choose two)

- .25% Credit Union member for over 2 years.
- .25% eStatements
- .25% Active Credit Union Visa
- .25% Payroll deposit into Credit Union
- .25% Active checking account



Visit [www.fire-cu.org](http://www.fire-cu.org) or call a loan officer today!

\*APR=Annual Percentage Rate. Only Services listed qualify for discount. This offer is not Valid on loans currently financed with Firefighters Credit Union. Not applicable on Visa, Heloc, or lines of credit. New car payment sample based on \$30,000.00 financed at 3.75% for 84 months is estimated at \$406.67/month. Assumes, previous FCU loan and auto pay. Signature loan payment sample on \$10,000.00 for 60 months is \$225.03/month and assumes a 720-credit score. Will not finance lower than 3.25% APR. Terms and conditions subject to change without notice.



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

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## holiday CLOSINGS

**COLUMBUS DAY**  
Monday, October 10, 2022

**VETERANS DAY**  
Friday, November 11, 2022

**THANKSGIVING DAY**  
Thursday, November 24, 2022  
Friday, November 25, 2022

**Observation of  
CHRISTMAS DAY**  
Monday, December 26, 2022

**Observation of  
NEW YEAR'S DAY**  
Monday, January 2, 2023



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## Christmas Club Disbursement

If you have a Christmas Club Account, your funds will be transferred into your savings account on October 31, 2022. What, you don't have a Christmas Club? Call a Member Service Representative today. They will be happy to get you started with one. With payroll deductions it is easy for you to save a little money each pay.







# 2022 Scholarship Golf Outing Winners

Thank you to all the golfers and sponsors. Without your help this event would not happen. Golfers and volunteers had a great time raising \$3,666.00.

## WINNING FOURSOMES

### 1ST PLACE

Matt Leach  
Nick Gillaspay  
Paul Bippus  
Joe Goss

### 2ND PLACE

Andrew Lee  
Scott Newport  
Jason Shives  
Chris Dufour

### 3RD PLACE

Matt Beard  
Matt Henss  
Cliff Johnson



*Congratulations to  
Darrell Edmond  
on winning the  
set of golf clubs!*



# 2022 Scholarship Recipients

## THE JERRY WHITAKER \$500.00 SCHOLARSHIP

Abigail Rolfson

## \$250.00 SCHOLARSHIP WINNERS

Clifton Johnson      Serena Dodson  
Celia Mcnamara      Austin Sims  
Delaney Casse      Eliza Crawley  
Savannah Evans      Delaney Housel

## \$145.00 SCHOLARSHIP WINNERS

Madeline Schaefer      Dylan Petro  
Anna Killilea      Emma Balding  
Charles Horvath      Hayden Hornocker  
Patrick Clark



**Let Firefighters Credit Union help  
with your mortgage needs.**  
**Call us at (317) 636-5581 to discuss  
your purchase, refinance or  
home equity line of credit.**



# Indicators That You May Be a Victim of



The majority of identity theft victims do not realize that they are a victim until it has negatively impacted their lives. Many people do not find out that their identities have been stolen until they are contacted by financial institutions or discover suspicious activities on their bank accounts. It is therefore of great importance to watch out for warning signs that your identity has been compromised. The following are ten indicators that someone else might be using your identity:

1. Credit or debit card charges for goods or services you are not aware of, including unauthorized withdrawals from your account.
2. Receiving calls from credit or debit card fraud control department warning of possible suspicious activity on your credit card account.
3. Receiving credit cards that you did not apply for.
4. Receiving information that a credit scoring investigation was done. They are often done when a loan or phone subscription was applied for.
5. Checks bouncing for lack of enough money in your account to cover the amount. This might be as a result of unauthorized withdrawals from your account.
6. Identity theft criminals may commit crimes with your personal information. You may not realize this until you see the police on your door arresting you for crimes that you did not commit.
7. Sudden changes to your credit score may indicate that someone else is using your credit cards.
8. Bills for services like gas, water, electricity not arriving in time. This can be an indication that your mail was stolen or redirected.
9. Being not approved for loans because your credit report indicates that you are not credit worthy.
10. Receiving notification from your post office informing you that your mail is being forwarded to another unknown address.