

October 2022

Blazon

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



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

in this ISSUE

Loyalty Rewarded

Christmas Club Disbursement

2022 Scholarship Golf Outing Winners

Congratulations 2022 Scholarship Recipients

Let Firefighters Credit Union help with Your Mortgage Needs

Indicators That You May Be a Victim of Identity Theft

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

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	2ND PLACE	3RD PLACE
Matt Leach	Andrew Lee	Matt Beard
Nick Gillaspay	Scott Newport	Matt Henss
Paul Bippus	Jason Shives	Cliff Johnson
Joe Goss	Chris Dufour	



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

CONGRATULATIONS

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	

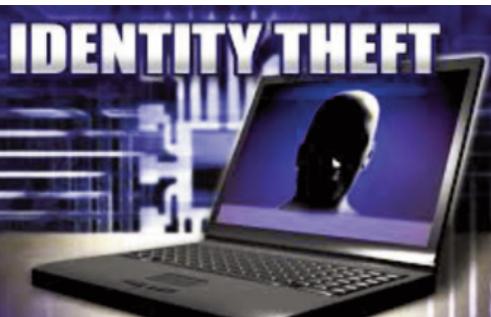
**Let Firefighters Credit Union help
with your mortgage needs.**

**Call us at (317) 636-5581 to discuss
your purchase, refinance or
home equity line of credit.**

YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT
AMERICAN SHARE INSURANCE



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.