



April 2023

# Blazon

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

## Take Advantage of your Home's Value with a Home Equity Line of Credit



Introductory Rate  
for six months

**5.5% APR\***

(Variable thereafter)

**8.00% APR\*\***

Apply online at [www.fire-cu.org](http://www.fire-cu.org) or call a loan officer  
today at 317-636-5581.

\*APR=Annual Percentage Rate. The 5.5% intro rate will begin at the time you close your loan and will last for the first six months. Thereafter, a variable APR based on the Prime Rate (index) plus a margin of 0.00%-4.0% will be in effect.\*\* (Currently 8.00% to 12.00%). Current APR as of 3/28/23 is 8.00%, assumes a 0.00% margin based on a credit score of 720 or higher with a loan-to-value ratio of 80%.

The maximum rate is 18% APR. Rates vary depending on credit score and loan-to-value. Introductory rate not available on existing Firefighters Credit Union home equity lines of credit. Offer good on owner occupied, primary residence home equity lines. Consult your tax advisor regarding any possible interest deductions. Limited time offer. Credit approval required. 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**

**GOOD FRIDAY**

Friday, April 7th, 2023

Credit Union closes at noon.

**FDIC**

Friday, April 28th, 2023

Credit Union closes at noon.

**MEMORIAL DAY**

Monday, May 29th, 2023

**JUNETEENTH**

Monday, June 19th, 2023

**INDEPENDENCE DAY**

Tuesday, July 4th, 2023

## **32ND ANNUAL SCHOLARSHIP GOLF OUTING**

The Annual Scholarship Golf Outing has been scheduled for Friday July 21st, 2023, at Valle Vista Golf Course with a start time of 9:00 a.m.

Please consider joining us. The outing always proves to be a fun filled day and helps many students with college expenses. Last year's outing raised \$3660.00.

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](http://www.fire-cu.org) or at Firefighters Credit Union. Applications are due in the office by the close of business day July 27th, 2023. Winners will be notified after the drawing.







# LET FIREFIGHTERS CREDIT UNION HELP WITH YOUR MORTGAGE NEEDS

Call us at  
**317-636-5581**  
to discuss your  
purchase or refinance.

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



## CYBER SECURITY AWARENESS



### Update Software.

It may seem obvious, but updating software is one of the easiest ways to keep your personal information secure. Most companies provide automatic

updates and will send reminders so you can easily install the updates. If you are not receiving automatic software updates, set a reminder to do so quarterly. Be aware that some cyber criminals will send fake updates; these typically appear as a pop-up window when visiting a website. Use good judgement and always think before you click.

## ANNUAL MEETING ELECTION RESULTS

The 67th Annual Meeting was held on March 28th, 2023. Voting for the volunteer Board of Directors and Supervisory Committee was conducted.

### REINSTATED TO THE BOARD OF DIRECTORS:

Jason Smith      Gregg Harris

### VOTED TO SERVE ON THE BOARD OF DIRECTORS:

Ron Kautsky

### REINSTATED TO THE SUPERVISORY COMMITTEE:

Shawn Cross      Peter Downing

## Greetings from your President/CEO

Dear Members,

We are proud to serve thousands of fire-fighters and their families in our community. As a full service financial institution Firefighters Credit Union offers many services, including auto loans, credit cards, debit cards and mobile banking just to name a few.

We partner with ASI (American Share Insurance). They are the nation's largest provider of private insurance. As a Credit Union member, your accounts will be insured up to \$250,000.00, regardless of how many accounts one member holds. No Credit Union member has ever lost money in an ASI-insured account.

We are grateful for members like you, who make our work truly rewarding. On behalf of myself, management, staff and board of directors we would like to thank you for your loyalty to the Firefighters Credit Union.

Sincerely,  
Mel Self  
President/CEO  
Firefighters Credit Union



## RECOGNIZE AND REPORT PHISHING ATTACKS

Do not take the bait when cyber criminals go phishing. The signs of a phishing attack can be subtle, so take the extra time to thoroughly inspect emails. Most phishing emails include offers that are too good to be true, an urgent or alarming tone, misspellings and poorly crafted language, ambiguous greetings, strange requests, or an email address

that does not match the company it coming from. Most platforms like Outlook, Gmail and Mac Mail allow users to report phishing emails. If you suspect a phishing attempt, take an extra minute to report it.

Cyber criminals are here to stay, but when we all take a risk-based approach to our cyber behavior, we are creating a safer internet for all. Visit [www.staysafeonline.org](http://www.staysafeonline.org) for additional cyber security tips.