



July 2023

Blazon

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

College Scholarships
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MOBILITI Users

Family Members Welcome

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Current Debit Card
Fraud Trends

holiday CLOSINGS

INDEPENDENCE DAY
Tuesday,
July 4th, 2023

LABOR DAY
Monday,
September 4th, 2023

COLUMBUS DAY
Monday,
October 9th, 2023

It's not too late to
sign up for this year's

32ND ANNUAL SCHOLARSHIP GOLF OUTING

July 21st
Florida Scramble
9:00 a.m. start

Valle Vista Golf Course
755 E. Main St., Greenwood, IN

College Scholarships
Application Available

Scholarship applications are available on the website
www.fire-cu.org

Applications are due in our office July 26, 2023. The drawing
will be held July 27, 2023. Recipients will be notified by phone.

MOBILITI USERS

As of May 22, 2023, the TouchBanking app is no longer in use. You will be directed to download our New Branded app....
“Firefighters CU (Indianapolis)”
Your username and password will not change.
Your user id needs to be a minimum of 6 characters. If it is 5 digits add a 0 in front of the numbers. You also will need to answer one of your multifactor questions for security purposes.

Any questions or if you need assistance contact our electronic services department at 317-636-5581.



Family Members Welcome

Did you know that your family members can belong to Firefighters Credit Union and enjoy all of the services available to our members? This means Cousin Stacy or Aunt Millie can have a checking account without a monthly service charge. Also, that beautiful new baby in the family can have a savings account so mom, dad, grandpa, or grandma can begin building a bright new future for the little one. And of course, when your child is ready to begin college or start that new job and now needs a car of their own you can contact our loan department for assistance.

Eligibility requirements apply for more information call member services at 317-636-5581.

Don't Fall Victim to Current Debit Card Fraud Trends

CURRENT FRAUD TRENDS:

- **Fraud at Retail Stores.** Wallets are stolen from purses while the cardholder is waiting in line at the checkout or while chatting with the cashier.
- **Social Scamming.** Fraudsters reach out via phone calls, emails, social media, and other available avenues to request an account holder's debit card number.
- **Fraud Using Digital Wallets.** Fraudsters are stealing card info and then inserting said information into their own digital wallet to access funds.
- **ATM Skimmers.** ATM skimmers continue to get even more clever, including placing the device over the card reader or inside the ATM on the chipset, Additionally, phony panels are used to hide tiny pinhole cameras to watch for PIN entry.



DEBIT CARD FRAUD PREVENTION TIPS:

- **Safeguard your debit card, smartphone, and computers.**
 - Keep your cards and devices in safe locations and out of reach.
 - Implement tough passwords/passcodes, both to unlock the device and to access accounts on Apps and websites.
 - Always be careful where you swipe your card.
- **Utilize online banking** to check for out-of-the-ordinary transactions at least once daily and opt-in to receive alerts for account transactions.
- **Look out for each other.** If you see anyone falling victim to a scam, speak-up and say something. Sharing information can help reduce the incidence of fraud.