October 2023

STRESS FREE SHOPPING

> with a Firefighters Credit Union VISA®

Enjoy Low, Fixed Rates, No Annual Fees and A 10-day Grace Period

Apply on line or call (317) 636-5581

Subject to credit approval. Terms and conditions based on credit score.



YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT

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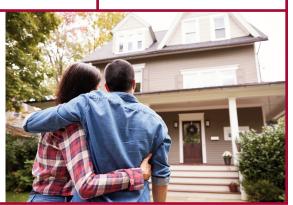
Christmas Club Disbursement

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

If you have a Christmas Club account, your funds will be transferred into your savings account October 31st, 2023. If you have not opened a Christmas Club account, contact a member service representative today. With payroll deductions, it's easy for you to save a little each pay. So, when the holidays come around you will be ready to start shopping.

Firefighters Credit Union offers 1st Mortgages through MyCuMortgage. We can help you with a purchase or a refinance.

Call the loan department to speak with a loan officer or click the mortgage link on our website to check out the home mortgage possibilities.



Stress Free Shopping Christmas Club

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Disbursement

Ist Mortgages offered through MyCuMortgage

2023 Scholarship Golf Outing Winners

Congratulations 2022-2023 Scholarship Recipients

Indicators That You May Be A Victim of Identity



COLUMBUS DAY Monday, October 9, 2023

THANKSGIVING DAY Thursday, November 23, 2023 Friday, November 24, 2023

CHRISTMAS DAY Monday, December 25, 2023

NEW YEAR'S DAY Monday, January 1, 2024



YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT

2023 Scholarship Golf Outing Winners



Thank you everyone who participated in this year's

Annual Scholarship Golf Outing. We had great food, great time and great weather.

We raised in this year's event \$5425.00 for our scholarship recipients.

WINNING FOURSOME:

1st Place Todd Felgen William Callahan Kyle Smith

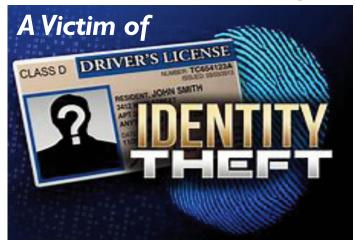
2nd Place

Matthew Beard Devin Randle Matthew Banner Dewayne Dixon

The winner of the 65' Samsung Smart TV JEFF WARNOCK

The winner of the Blackstone Grill ANDE POSSMAN

Indicators That You May Be



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 mails are being forwarded to another unknown address.

Congratulations 2023 Scholarship Recipients

\$800.00 SCHOLARSHIP WINNER Jillian Stafford

\$525.00 SCHOLARSHIP WINNERS

Finn Horvath Mary Schaefer Delaney Housel Jenna Jenkins Hayden Hornocker

\$400.00 SCHOLARSHIP WINNERS

Charles Horvath Franklin Petroff Gloria Gaddie Bryce Hillian Jackson Schaefer