

January 2025

Blazon

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



REMODEL



DREAM VACATION



FIREFIIGHTERS CREDIT UNION

in this ISSUE

Home Equity Lines of Credit

69th Annual Meeting

IRA Contributions

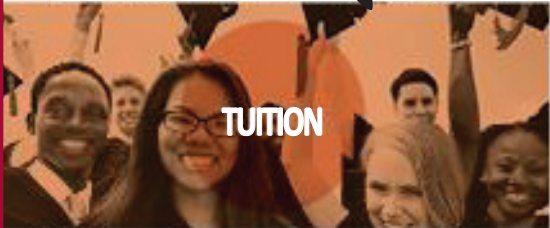
Need A Break From Your Loan Payment

Staff Retirement - Sondra Cody

Beware of Fake Vehicle Scams

Easy Ways to Protect Your Credit

HOME EQUITY LINES OF CREDIT



TUITION



NEW CAR

holiday CLOSINGS

NEW YEAR'S DAY
Wednesday, January 1, 2025

MARTIN LUTHER KING DAY
Monday, January 20, 2025

PRESIDENT'S DAY
Monday, February 17, 2025

With a home equity line of credit, you have **CHOICES!**

COMPETITIVE RATES

NO ANNUAL FEE

Credit approval required.

Home Equity Line of Credit (HELOC) has a variable rate.

Terms and conditions may vary.

Apply online at www.fire-cu.org or call a Loan Officer Today at (317) 636-5581.

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



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THE 69TH ANNUAL MEETING HAS BEEN SCHEDULED ELECTION FOR THE BOARD OF DIRECTORS AND SUPERVISORY COMMITTEE

March 27th, 2025 at 9:00 am

Firefighters Credit Union

726 Massachusetts Ave. • Indianapolis, IN 46204

The Board of Directors has 3 positions available, and the Supervisory Committee has 2 positions available. If you would like to run for one of these positions, please contact any member of the nominating committee before March 12, 2025.

NOMINATING COMMITTEE MEMBERS

Mark Harvey
(317) 519-3068

Nathan Harman
(317) 414-5519

Rita Reith
(317) 716-6272

ABSENTEE VOTING PROCEDURES:

If a member is unable to attend the meeting in person, they may cast their vote by absentee voting. Members can cast their absentee vote in person at Firefighters Credit Union's office on the following dates during business hours: March 19th, March 20th and 21st, 2025. In addition, if a member is out of town during the absentee voting dates, absentee mail-in ballots may be requested March 13th, 2025 by contacting Diane Bingham at (317) 636-5581 ext. 213 or by emailing dbingham@fire-cu.org. Mail-in ballots must be received in our office before March 26th, 2025.



There is still time to contribute to your 2024 IRA until April 15th, 2025.

Don't have an IRA and need information on how to open one for 2025?

Call Firefighters Credit Union at (317) 636-5581 and speak to a Member Service Representative today.



Need a Break From Your Loan Payment?

Download the Skip-a-Payment form and pay the small \$25.00 fee. Some restrictions apply.

Skip-a-Payment requirements are listed on the form found on the website at www.fire-cu.org or call the loan department for details (317) 636-5581.

STAFF RETIREMENT

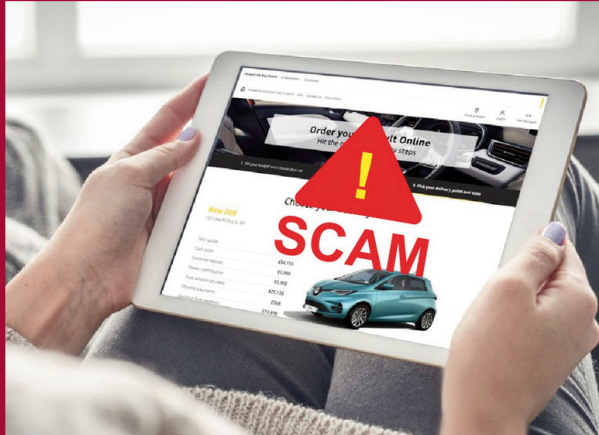
SONDRA CODY

Sondra joined us December 9th, 2002 as a loan processor. In 2017 she became our Senior Loan Officer. After 22 years of devoted service she is going to retire. She will be missed by all the staff and members.

She now will have more time to do all the things she enjoys especially spending time with her family.

The Board, Management and Staff would like to say *Thank you Sondra!*

We wish you nothing but the best on your retirement.



Beware of Fake Vehicle Scams

There has been an increase in fake online sale listings for vehicles. Cybercriminals enter fake listings on websites that offer seemingly excellent deals that are hard to verify. Fake vehicle history reports are often included for credibility. Avoid these scams by researching the seller, insisting on seeing the vehicle in person before buying, and proceeding with caution if asked to pay with an unusual or untraceable method.

Easy Ways to Protect Your Credit

Credit fraud is on the rise, but there are some easy ways to protect yourself.

- Check your credit reports at least twice a year. You may obtain a free credit report at www.annualcreditreport.com
- Sign up for alerts to receive a text or email when your credit or debit card is used.
- Use a password manager to ensure you are using strong, complex passwords.
- Put a freeze on your credit with each of the three major credit bureaus (Equifax, TransUnion, and Experian). No new credit will be issued unless you lift the freeze, so credit can't be obtained in your name without your knowledge.

