

South Bend Firefighters FCU

1122 South Main Street

South Bend, IN 46601

Phone 574-287-6161 Fax 574-287-6365

Website SBFCU.ORG

Do you feel like you can't squeeze anymore money to make all your bills on time.

Sometimes after the Holiday spending you may think "what have I done".

If you feel the squeeze it may be as simple as restructuring your credit cards to one loan. With smaller payments and shorter payoff time it helps the Holiday Blues.



Great Rate 7.9% - 2 Year Term

Maximum of 5,000

5,000 - 105.00 Biweekly

4,000 - 84.00 Biweekly

3,000 - 63.00 Biweekly

Or Maybe you bought something same as cash & thought you would have the money at the end of the year. End of year is here and you never saved anything. Don't pay all that extra finance charge along with a higher interest rate bring it to South Bend Firefighters.

Dividend Rates

Regular Savings Accounts 1.25%

Christmas Club Accounts 1.25%

Vacation Savings 1.25%

Special Savings 1.25%

Draft Accounts over 1,000 - 1.0%

All Deposits are Federally Insured up to

\$250,000



Certificates of Deposit

6 Month - 3.0% - 3.04% APY

1 Year - 3.25% - 3.29% APY

18 Month - 3.50% - 3.55% APY

2 Year - 3.75% - 3.81% APY

Rest assured your money will always be safe at Firefighters Credit Union
You'll always see your money Grow!

Need Some extra cash but you don't want to take out another loan.

Last month for Skip-a-Loan.

Skip your loan or loans for a whole month by filling out the coupon below.



Maybe all you need is to skip your car payment or payments to help you get through the Holiday spending frenzy. Or this may help with higher heating bills this winter. Extra cash is always helpful.

Skip a Payment Coupon

By filling out the coupon below you will be able to skip your loan or loans. (This excludes Home Equity)

This is for the month of January 2009

Indicate the loan or loans you wish to skip

or circle ALL.

Account #

Note #'s

Where do you wish the \$10.00 fee to come from Savings or Checking (Circle One) or you may mail a check with the coupon. If you don't have the funds in either account your loan or loans will not be skipped and coupon will be returned. You may either Mail, Bring in, or Fax @ 574-287-6365

Your Signature

Joint if Necessary

By signing above you authorize SBPCU to extend your loan or loans by one month. Interest will continue to accumulate on your loan during the month you skip your payment. Payment made through Payroll deduction or Direct Deposit will be deposited into your Share Savings Account for the month you are skipping. Each member is allowed to skip monthly payments up to a maximum of 3 times per life of loan. The \$10.00 fee will be automatically deducted from your account.



GM is offering a Discount Program for Credit Unions. There is a link on our Website @ SBPCU.ORG. Simply go to the GM Box at the bottom of the screen and follow the directions. You will receive authorization that you will take to GM dealer to get your discount. Between January 6, 2009, and June 30, 2009, credit union members receive supplier pricing (approximately 4.5% off MSRP). If possible get preapproved at Firefighters and we will give you proof before you visit the dealer.

New & Used Auto Rates 4.99% up to 60 Months



15,000 - \$131.00 Biweekly	22,000 - \$192.00 Biweekly
16,000 - \$140.00 Biweekly	23,000 - \$201.00 Biweekly
17,000 - \$149.00 Biweekly	24,000 - \$210.00 Biweekly
18,000 - \$157.00 Biweekly	25,000 - \$218.00 Biweekly
19,000 - \$166.00 Biweekly	26,000 - \$226.00 Biweekly
20,000 - \$175.00 Biweekly	27,000 - \$234.00 Biweekly
21,000 - \$184.00 Biweekly	28,000 - \$242.00 Biweekly

