

Christmas Club Checks

Please call Firefighters Credit Union if you wish to have a check mailed to you before **November 1st**.

Otherwise it will be transferred to your savings account. Access your money by coming in, ATM, or transfer to checking.

Dividend Rates

- Regular Savings Account - 1.25%
- Christmas Club Accounts - 1.25%
- Vacation & Special - 1.25%
- Draft Accounts over \$1,000 - 1.0%
- IRA Accounts 1.25%
- IRA over 10,000 - 1.40%

*Joint Accounts are Federally Insured up to 200,000

Credit Union Hours

8:30 - 5:00

Monday - Friday

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

After hours - Night deposit by drive up window

Website sbfcu.org

Access Perfectteller, Bill pay Free
with Direct Deposit, Visa
Account Information.

Fall into a Great Rate

Refinance your existing Auto, Motorcycle, or Boat from another



financial institution & Save! Simply come in and pick a leaf from our tree and enjoy either a **3.9%** or **4.9%** rate. With rising cost of gas & food every penny counts. At this time you might think of adding a warranty if you are planning to keep your car. Not only will you enjoy a great rate you will have coverage on your auto with No Deductible.

Nationwide Coverage 24/7/365 Emergency road service, rental car allowance. Factory Type coverage is the best available, but we also offer two other types with all having total loss refund. Save money on out of pocket repairs and a lot of interest on your existing loan. Call for your payoff come in and grab a leaf and **SAVE!!**



CONTEST

Simply fill out the information below and enter into a drawing with a chance to win \$100.00. We are trying to update everyone's information and thought we could get everyone involved. Cut this section out and either drop it off or mail it. We will enter you in our drawing.

Name

Account Number

Address

Home Phone

Cell Phone

Place of Employment

Email Address

Don't waste any time, your chances to win are far greater than a lottery ticket. You can't win unless you fill out & get it to us.

We will draw the winner

November 1st



Skip a Payment Coupon

Sign up for our Holiday Skip-A-Loan by filling out the information below: This excludes Home Equity Loans

Circle the month you wish to skip

October, November, December, January 09

Indicate the loan or loans you wish to skip or simply circle

All Loans

Account # _____ Note #'s _____

Where do you wish the \$10.00 fee to come from **Savings** or **Checking (Circle One)**

or you can mail a check with coupon. If you do not have the funds in either account your loan or loans will not be skipped and coupon will be returned. You may either Mail, Fax, (574-287-6365), or bring coupon in.

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. Payments 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 be deducted from your account.

This is a great way to have extra cash for the Christmas Holidays.



Vacation

"Cruising with the King" August 30, 2009

7-Night Mexican Rivera Cruise Elvis Presley Tribute
Starting price from \$829 per person double occupancy

7-night Alaska Cruise June 6, 2009

Starting price from \$780 per person double occupancy
Air, government fees, insurance not included *cruise only

Special Spring Break pricing is now available for 2009 as well as Christmas 2009. We welcome your suggestions on what you would like to see put together as group trips for members and their families.

Please email suggestions or requests to
sbfirefighterstravel@gmail.com or Contact Diana
Reamer, Theran Travel 574-299-9929

Visa Perks

Remember with Firefighters Credit Card for every purchase you will get reward points to spend on something of your choice. Starting Nov 3rd you will be able to cash in on even more choices than ever. More news will follow. Starting November 1st through December 31st enjoy a special interest rate of 4.9% on purchases made during this period.

Back to School Special- 7.9% - 2 Year - 5,000 Maximum
5,000 226.00 Month - 105.00 Biweekly 24 Months



FALL Specials

South Bend Firefighters PCU

1122 South Main Street

South Bend, IN 46601

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

Enter A Contest Win \$100



Check out Our Loan Special

Skip a Loan Coupon

Look at Cruise Specials



Christmas Club Check information

Visa Perks & Special Rate

We will be Closed

Nov 11th Veterans Day

Thanksgiving Holiday Nov 27 & 28

Christmas Eve & New Years Eve at 12:00

Christmas Day

