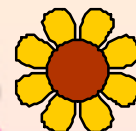


# Dividend Rates



**Regular Shares .35%**  
**Christmas Club, Special Savings, Vacation Club .35%**  
**Regular IRA's .35%**  
**Share Drafts over \$1,000 .25%**

**Annual Meeting**  
**MR Falcons 3212 West Keller**  
**May 1st Time 2:00**  
**Mark this date... Enjoy a great meal, have a chance to win something.**  
**Pick up your tickets at Firefighters Credit Union limited Seating**

**LOW CREDIT**  
**AUTO LOANS**

## WOW 2.99%



**Enjoy the Lowest Rate @ 2.99%**  
**Defer your payment for 2 Months**  
**Biweekly - 4 year term**

\$15,000 - 154.00	\$21,000 - 215.00
\$16,000 - 164.00	\$22,000 - 225.00
\$17,000 - 174.00	\$23,000 - 236.00
\$18,000 - 184.00	\$24,000 - 246.00
\$19,000 - 195.00	\$25,000 - 256.00
\$20,000 - 205.00	\$26,000 - 266.00



**South Bend Firefighters FCU**  
**1122 South Main Street**  
**South Bend, Indiana 46601**

Phone (574-287-6161) Fax (574-287-6365)

# LOOK!

**Please read back important New Overdraft Policy for ATM & everyday debit card transactions. Must fill out and return!**

**Annual Meeting May 1st**



**South Bend Firefighters FCU Overdraft Policy and Fees; Regulation E**

**What you Need to Know about Overdrafts and Overdraft Fees**

**An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:**

- 1. We have standard overdraft practices that come with your account.**
- 2. We can manually transfer from another savings account if the funds are available, which maybe less expensive than our standard overdraft practices.**

**The Notice explains our standard overdraft practices.**

**What are the standard overdraft practices that come with my account?**

**We do authorize and pay overdrafts for the following types of transactions:**

- \*Checks and other transactions made using your checking account number**
- \*Automatic bill payments**

**We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):**

- \*ATM transactions**
- \*Everyday debit card transactions**

**We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.**

**If we do not authorize and pay an overdraft, your transaction will be declined.**

**What fees will I be charged if South Bend Firefighters FCU pays my overdraft?**

- \*We will charge you a fee of up to \$15 each time we pay an overdraft.**
- \*There is no limit on the total fees we can charge you for overdrawing your account.**

**Please Fill Out Form Below Mail or Fax**

**What if I want South Bend Firefighters FCU to authorize and pay overdrafts on ATM and everyday debit card transactions? Simply complete the form below and**

**Mail 1122 South Main Street, So. Bend, IN 46601 or FAX (574-287-6365)**

.....

**I do not** want South Bend Firefighters FCU to authorize and pay overdrafts on my ATM and everyday debit card transactions.

**I want** South Bend Firefighters FCU to authorize and pay overdrafts on my ATM and everyday debit card transactions.

**Primary Member Signature** \_\_\_\_\_

**Joint Member Signature** \_\_\_\_\_

**Date** \_\_\_\_\_ **(Member Acct Number):** \_\_\_\_\_