

Enjoy our inside Winter Wonderland

Step into our Snow Machine & Catch a Snowflake to see how much you Win!



South Bend Firefighters FCU
 1122 South Main Street
 South Bend, IN 46601
 Phone 574-287-6161
 Fax 574-287-6365
 Website sbfcu.org



Bring your Auto New or Used Get a Great Rate @ 3.99%
 Jump inside our Snow Machine and Grab a snowflake to see how much extra Cash you can Win!
Win up to \$100.00!!!



Deer



New & Used 3.99% 60 to 72 Months

	60 Months		72 Months		
	Monthly	Biweekly	Monthly	Biweekly	
\$15,000	\$277.00	\$128.00	\$21,000	\$329.00	\$152.00
\$16,000	\$295.00	\$137.00	\$22,000	\$345.00	\$159.00
\$17,000	\$313.00	\$145.00	\$23,000	\$360.00	\$167.00
\$18,000	\$332.00	\$154.00	\$24,000	\$376.00	\$174.00
\$19,000	\$350.00	\$162.00	\$25,000	\$392.00	\$181.00
\$20,000	\$369.00	\$171.00	\$26,000	\$407.00	\$188.00

Dividend Rates

-  Regular Savings.....50%
-  Christmas Club.....50%
-  Vacation & Special.....50%
-  Draft over \$1,000.....25%
-  IRA Accounts.....50%

Direct Deposit of your 2010 IRS Tax Refund to your Checking or Savings
 The IRS will transmit your refund directly to your account. Your account number is the middle number on your checks. Our routing number is 271291761. If you're not sure call us anytime. Quicker, Faster & Safer!

WHAT DOES SOUTH BEND FIREFIGHTERS FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Why? Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What? The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and account balances
- credit history and credit scores
- employment information and income

How? All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons South Bend Firefighters Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information

such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or to report to credit bureaus

For our marketing purposes –

to offer our products and services to you

For joint marketing with other financial companies

For our affiliates' everyday business purposes –

information about your transactions and experiences

For our affiliates' everyday business purposes –

information about your creditworthiness

For nonaffiliates to market to you

- Call (574) 287-6161 – our menu will prompt you through your choice(s) or
- Visit us online: www.sbfcu.org

To limit our sharing

Please note:

If you are a **new** customer, we can begin sharing your information 30 days from the date we sent this notice. When you are **no longer** our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

Call (574) 287-6161 or go to www.sbfcu.org

Questions?

Does South Bend Firefighters Federal Credit Union Share?

Yes

Yes

No

No

Yes

Can you limit this sharing?

No

No

We don't share

We don't share

Yes

What we do How does SBFCU protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We actively seek to verify your identity through the use of personal passwords or other information before assisting you.

How does SBFCU collect my personal information?

We collect your personal information, for example, when you - open an account or apply for a loan, - use your credit or debit card or show your driver's license, - give us your wage statements, We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing? Federal law gives you the right to limit only - sharing for affiliates' everyday business purposes – information about your creditworthiness

- affiliates from using your information to market to you- sharing for nonaffiliates to market to you State law and individual companies may give you additional rights to limit sharing.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account.

Definitions Affiliates Companies related by common ownership or control. They can be financial and nonfinancial companies.

- SBFCU has no affiliates

Nonaffiliates Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Nonaffiliates we share with can include insurance companies, securities brokerdealers, government agencies, plastic card processors (credit/debit/ATM), financial statement publishers or printers, mortgage companies, mortgage service companies, consumer reporting agencies, data processors, check/share draft printers, and direct marketing companies

Joint Marketing A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Our joint marketing partners include CUNA Mutual Group's MEMBERCONNECT, credit card companies and Sallie Mae.

Other important information