



Fort Financial
Credit Union

FINANCIAL FRONT

Member Newsletter ★ Spring 2015

*my*FUTURE. *my*FAMILY. *my*FORT.

APPLY TODAY *for an* FFCU Academic Scholarship!



Make college more affordable with a student scholarship from Fort Financial Credit Union (FFCU). Each year, FFCU awards \$5,000 in scholarships to high school seniors or students who are currently enrolled in college and who plan to continue their education through an undergraduate degree program or certification from an accredited college, university, or technology school.

FFCU members may apply for a student scholarship by completing and submitting an application, along with any supporting materials that may be beneficial throughout the scholarship selection process. Allocations are based on academic achievement, community involvement, and financial need. Applicants should have outstanding citizenship qualities, including loyalty, trustworthiness, integrity, and a genuine concern for the well being of others.

IMPORTANT DATES

Download 2015 scholarship applications from our website at fortfinancialcu.org beginning in April 2015. The application deadline is June 30, 2015. We'll announce awards in late July 2015.

Are you taking advantage of our convenient eStatement services?

If you want to view your monthly account statement online and thus avoid the worry of losing a paper statement, an eStatement is a great solution. eStatements provide the same information as the account statements that come to you via US Mail. The only difference is that your eStatement is online, so it will never get lost or stolen in the mail. Plus, eStatements eliminate paper copies, making a difference for our environment as well. To sign up for eStatements, sign in to your online account access and click on the eStatements icon.



\$500 CASH BACK*

(up to 1%)

100% financing

Rates as low as 1.99% APR
No payments for 90 days

We also offer timesaving and hassle-free payment choices and a variety of finance options. Stop by an FFCU branch or apply online today!

*Cash back offer is good for one (1) percent of loan value up to \$500. Offer is good on new or used vehicles for a limited time only. Loan must stay open at least 6 months or cash back will be added to loan payoff amount. Loan applications submitted by dealerships are not eligible for this offer. Current loans with Fort Financial Credit Union cannot be refinanced through this offer. Loan must close at Fort Financial Credit Union Branch. Offer subject to change without notice. Additional qualifications apply, including credit history review.

HOLIDAY HOURS

The credit union will be CLOSED on Good Friday, April 3, 2015. We will also be closed on Monday, May 25, 2015, in observance of Memorial Day. For your convenience, however, all three Fort Wayne Meijer In-store Branches will be open from 11 AM to 5 PM on these dates.



Fort Financial Credit Union is a part of the CO-OP Shared Branch Network. Members have access to over 5,000 locations Nationwide.

fortfinancialcu.org



You've invested in your home. Now let your home equity work for you!

If you find yourself needing funds for one large expense and have built up equity in your home, a home equity loan (or second mortgage) just might be your answer. FFCU home equity loans offer:

- ★ **LOW, FIXED-INTEREST RATES**
- ★ **PREDICTABLE PAYOFF SCHEDULES**
- ★ **POTENTIAL TAX-DEDUCTIBLE INTEREST**
(ask your tax advisor for details)
- ★ **TERMS UP TO 180 MONTHS**
- ★ **NO CLOSING COSTS OR APPLICATION FEES**

Plus, our processing, underwriting, closing and service departments are all through FFCU, not a third party company. For even more convenience, apply online and discover great rates, quick loan decisions, and a wide variety of loan options.

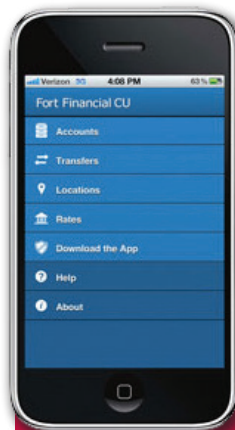
For more details, stop by your nearest Fort Financial branch or call us at (260) 432-1561. Subject to approval. Certain qualifications apply.

“UNBANK YOUR LIFE” *Mobile Banking*

In an effort to further “Unbank your life,” FFCU created this mobile app to provide valuable services to our members at their fingertips. This convenient service gives you convenience and flexibility to manage your accounts on your time.

There is no need to call or visit a branch to transfer money or see all your account activity (including primary and joint accounts). Just access the Mobile App to:

- ★ **VIEW YOUR ACCOUNT BALANCES**
- ★ **SEARCH YOUR TRANSACTION HISTORY**
- ★ **TRANSFER FUNDS BETWEEN YOUR FFCU ACCOUNTS**
- ★ **FIND ATM AND FFCU LOCATIONS**
- ★ **VIEW CURRENT RATES**



REGISTER FOR MOBILE BANKING

Put your smartphone to work for you to save time and money. Download “Fort Financial Mobile” from iTunes or the Google playstore. Then call us at 260.432.1561 to get set up for Mobile Banking.



Think a credit card WITH NO ANNUAL FEE OR BALANCE TRANSFER feels out of reach?

THINK AGAIN!

VISA CREDIT CARDS - PLATINUM & SIGNATURE

Want to consolidate all your credit cards into one, easy payment with no annual fee or balance transfer fee? **Check**

out FFCU's Visa platinum or signature cards!

With a low, introductory rate of 3.90%; convenient online access to view transactions, pay bills, and access eStatements; and a variety of unique card designs, **this just might be the last credit card you'll ever need!**

Choose Visa platinum for lower interest rates or Visa signature to earn points with every purchase.

THE CHOICE IS YOURS.

Call or visit any FFCU branch for more details.

