

FCCU News Bulletin

A publication of the Family Community Credit Union

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"Dreams Thrive Here"

International Credit Union Day

October 19th, 2017



The day is recognized to reflect upon the credit union movement's history and to promote its achievements. It is a day to honor those who have dedicated their lives to the movement, recognize the hard work of those working in the credit union industry, and show members our appreciation. Plan to stop by FCCU and enjoy some treats in celebration of this special event!

OCTOBER 2017



Holiday Open House

We are happy to host our Holiday Open House for our members on December 15th. We invite you to stop by and enjoy visiting with other members and employees, while enjoying coffee and treats! We appreciate our members!



Holiday Skip A Payment Is Here!

One skip a pay is needed for each loan you wish to skip

This year we will once again be offering the opportunity to skip a payment on your loan this holiday season (excludes real estate and credit card loans). If you have more than one loan, you can skip a payment on each loan. Just indicate below which loan and which month you would like to skip, cut on the line above and return to the credit union. We will take care of the rest! A balance of \$1,700 is required to take advantage of this plan and you also must be a member in good standing.

What's the catch? For each loan that you wish to skip a payment on, you voluntarily contribute \$25.00 to the Children's Miracle Network. Take advantage of this special opportunity to have some extra cash for the holidays and contribute to the children that need your help!

CIRCLE the MONTH you want to skip: **NOV.** **DEC.** **JAN.**

Acct #: _____ LOAN # _____

Daytime Phone: _____

Your Signature: _____

By signing above, you authorize FCCU to extend your final loan payment by one month. PLEASE ENCLOSE A CHECK FOR \$25.00 PER LOAN. 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 savings account for the month you are skipping your payment. We must receive this request **AT LEAST 5 DAYS PRIOR** to your payment date being honored.



Holiday Helper Loan!

FCCU is pleased to offer our special Holiday Helper loan again this year! This is a \$500.00 loan to be paid over 9 months at 16.90%, with a monthly payment as low as \$59.55. There will be **NO CREDIT QUALIFYING!** In order to take advantage of the Holiday Helper Loan you must:



- Be a primary member of FCCU for at least six months
- Have all accounts in good standing
- Be at least 18 years of age
- Be on your current job for one year

If you meet the above criteria, you pay a \$30.00 application fee, and complete a special short application, that's it! Not only are we helping you with your holiday cash, this is a tremendous opportunity to establish or reestablish credit.*

Available October 16th – December 18th Call Santa's Holiday Helper, Nicole, today at 641-228-6612.

*Any non-credit qualifying loan not paid as agreed will not be eligible for any non-credit qualifying loan in the future.



Christmas Club Disbursements

Christmas Club accounts for this past year will be disbursed into members' savings account and available on October 2nd. Don't have a Christmas Club account? Now is a good time to open a Christmas Club account and start saving for a winter vacation, second semester tuition, or just money to take advantage of the Black Friday sales!

3.5% CHRISTMAS LOANS!

Available October 16th – December 18th. You may borrow up to \$2,000 payable over 12 months. All accounts must be in good standing and normal credit granting guidelines apply.

Membership Appreciation Day & Shred Event

Our annual member appreciation day and shred event was held on Friday, August 18th. We had a great turnout! Thank you to everyone who came and helped us celebrate the most important part of the credit union, YOU! The shred mobile shredded over 522 pounds of paper. Congratulations to S. Mercer who won the \$50.00 gift card for our membership appreciation drawing.



Dates to Remember

October 2nd – Christmas Clubs Disbursed
October 9th – CLOSED – Columbus Day
October 16th – Holiday Loans Start
October 19th – International Credit Union Day
November 1st – Skip A Payments Begin
November 10th – CLOSED – Veteran's Day
November 23rd – CLOSED – Thanksgiving
Nov. 24th – CLOSE AT NOON – Day After Thanksgiving
December 15th – Holiday Open House
December 18th – Holiday Loans End
Dec. 22nd – CLOSE AT NOON
Christmas Eve Observed
December 25th – CLOSED – Christmas
December 29th – CLOSE AT NOON
New Year's Eve Observed
January 1st – CLOSED – New Year's Day
January 15th – CLOSED – Martin Luther King Day

