

FCCU News Bulletin

A publication of the Family Community Credit Union

1211 N Grand Avenue
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SEPTEMBER 2018

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 skip a payment on each loan. Just indicate below which loan and which month you would like to skip, cut on the line below 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.

Account Number: _____ Loan Number: _____

Daytime Phone: _____ Your Signature: _____

By signing above, you authorize FCCU to extend your final loan payment by one month. PLEASE INCLUDE 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.

0014-NL-1018

HOLIDAY OPEN HOUSE

We are happy to host our Holiday Open House for our members on December 14th.

We invite you to stop by and enjoy visiting
with other members and employees,
while enjoying coffee and treats!

We appreciate our members!



CHRISTMAS CLUB DISBURSEMENTS

Christmas Club accounts for this past year will be disbursed into members' savings account and available on October 1st. Don't have a Christmas Club account? Now is a good time to open a Christmas Club account and start saving for winter vacation, second semester tuition, or just money to take advantage of the Black Friday sales!

3.5% Christmas Loans

Available October 15th – December 17th. You may borrow up to \$2,000 payable over 12 months. All accounts must be in good standing and normal credit granting guidelines apply.



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 15th – December 17th. 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.

Member Appreciation Day & Shred Event

Our annual member appreciation day and shred event was held on Friday, August 17th. 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 1,636 pounds of paper. Congratulations to S. Kapping who won the \$50.00 gift card for our membership appreciation drawing.

International Credit Union Day

"Find Your Platinum Lining in Credit Unions" October 18th, 2018
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!



to Remember

Christmas Clubs Disbursed – October 1st

CLOSED Columbus Day – October 8th

Holiday Loans Start – October 15th

International Credit Union Day – October 18th

Skip A Payment Begins – November 1st

CLOSED – Veteran's Day Observed – November 12th

CLOSED – Thanksgiving – November 22nd

CLOSE AT NOON – Day After Thanksgiving – November 23rd

December 14th – Holiday Open House

December 17th – Holiday Loans End

December 24th – CLOSE AT NOON – Christmas Eve

December 25th – CLOSED – Christmas

December 31st – CLOSE AT NOON – New Year's Eve

January 1st – CLOSED – New Year's Day

January 21st – CLOSED – Martin Luther King Day

January 31st – Skip a A Payments Ends



Like

