



Family Community Credit Union

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Holiday Skip a Payment is here!

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 will need a skip a payment form for 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!

One skip a pay form and payment are needed for each loan you wish to skip.

CIRCLE the MONTH you want to skip:

NOVEMBER DECEMBER JANUARY

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.

Dates to Remember:

October 1st Christmas Clubs Disbursed

October 12th Columbus Day CLOSED

October 13th Holiday Loans Start

October 15th International Credit Union Day

November 1st Skip a payment begins

November 11th Veteran's Day CLOSED

November 26th Thanksgiving CLOSED

November 27th Day after Thanksgiving CLOSE AT NOON

December 11th Holiday Open House

December 21st Holiday Loans End

December 24th Christmas Eve CLOSE AT NOON

December 25th Christmas CLOSED

December 31st New Year's Eve CLOSE AT NOON

January 1st New Year's Day CLOSED

January 18th Martin Luther King Day CLOSED

January 31st Skip a Payment Ends



HOLIDAY OPEN HOUSE

We appreciate our members!

We are happy to host our Holiday Open House for our members on December 11th!

Due to the current situation with Covid-19 and for the safety of our staff and members, please stay alert for further news on if we will be able to safely have the Holiday Open House! Follow us on Facebook for updates or please call if you have any questions! Thank you!

3.5% Christmas Loans

Available October 13th - December 21st.

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

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!



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 \$59.95. 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, all you need is to pay the \$30.00 application fee and complete a special short application! Not only are we helping you with your holiday cash, this is a tremendous opportunity to establish or reestablish credit.*

Available October 13th – December 21st. Call Santa's Holiday Helpers, Nicole and Emily, 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 and Shred Event

Our annual member appreciation day and shred event was held on Wednesday, August 12th. 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 approximately 3,000 pounds of paper. Congratulations to Bill Kellogg who won the \$50.00 gift card for our membership appreciation drawing!

International Credit Union Day

"Inspiring Hope for a Global Community" October 15th, 2020

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.



Come like us on Facebook for all the latest updates and announcements!