



Fire | Police
City | County

FEDERAL CREDIT UNION

We're excited to welcome you to the Fire Police City County FCU Family! As a member of City Trust FCU, we're honored you chose FPCCFCU as your continuing credit union, and we look forward to showing you all the ways we can help you lower your monthly payments, raise your credit score, and earn more on your money.

At Fire Police City County FCU, our focus is on what matters most: Member Service. We want you to know that, no matter where you are in your journey, we're here for you. It's not just about loans, it's about relationships. It's not just about deposits, it's about community. It's not just about cash, it's about conversation. And above all, it's about trust. Whether it's sitting beside you to build a plan to reduce debt or helping you deposit your first check with our mobile app, we'll earn your trust with every interaction. From friendly account help to advice tailored to you, we've got you covered. Here are just a few of the benefits of being a Fire Police City County FCU Member:

- **Apply for loans online!** Need to consolidate debt, refinance your car, or get a new credit card? We can do it all electronically, from application to signing.
- **Mobile app with Remote Deposit Capture and check images!** Deposit checks right from the comfort of your home with our app! Plus, with one sign-in for both online banking and the mobile app, we make it easy to access your accounts however and whenever you need.
- **E-statements** keep your information secure! Sign up for E-statements and we'll let you know each month when your statement is ready to view.
- **Automatic account alerts!** Track your spending, deposits, and even your loan payments with our E-alerts. Simply set them up in online banking or the app.
- **Save more with our Round Up program!** Sign up for round-ups, and we'll save the change for you. Every time you make a debit purchase, we'll round up to the next dollar and put the difference into your savings.

We want you to know that we are here to help you navigate the transition. If you need help setting up automatic transfers, direct deposit, our mobile app, or if you're ready for a free credit score consultation with one of our Certified Financial Counselors, our team is ready! We're excited to meet you, get to know you, and see what we can do to make your membership with Fire Police City County FCU everything you're looking for in a credit union!

Welcome to the family - how can we make your life easier today?

Here's how to get in touch with us:

Call us at (260) 484-2102 M-F 9:00-5:00, or email us at memberservices@fpccfcu.org.

Read on for important information about your accounts!



What is changing, what you need to do, and when you need to do it:

- **Your debit card is changing!** You should receive your new card during the week of September 19, 2022. When you receive the new card you can activate it so it's ready, but you will not be able to use it until October 2nd at midnight. Activation will require that you call from a phone number on your account. Please make sure we have your most up to date information! Your City Trust FCU debit card will continue to work over the merger weekend, but from Friday, September 30th at 4:00 am through Monday, October 3rd at 4:00 am your card will have lower limits than usual as we work to move your accounts over. If you anticipate large purchases or cash needs over the merger weekend, we highly recommend planning in advance.
- **Your member number is changing!** Your new number will be based on your current member number. Your member number will now be 9 digits long, and you will add a 9 and 0's to your current number to get to 9 digits. Here's a handy chart to show you how to find your new number:

If your current member number is:	Your new member number will be:
1234	900001234
12345	900012345
123456	900123456
1234567	901234567

- **Your direct deposits will automatically transfer over.** On your first payday, please verify that everything looks right, and if you have any questions, reach out!
- **Automatic transfers are changing.** If you have an automatic loan payment or transfer set up, here's how it will work after the transition:
 - Any transfers will take place at approximately 12:01 am on the day they are scheduled. We know this is a change, and we're here to help you navigate it! Give us a call after the merger is complete, and we can make sure your transfers are set up to meet your needs.
- **Suffixes are changing.** In this packet is a chart of what Fire Police City County FCU's account suffixes are. For your particular suffixes, simply log into online banking after the merger and you will be able to see them. You can also stop in or call us and we'd be happy to give you the information.
- **Fire Police City County FCU members have multiple options for overdraft protection and services.** For full details of our overdraft options, including our default coverages, please refer to our membership agreement (available at <https://www.fpccfcu.org/resources/merger>). You may reach out to us any time after October 1st to adjust your preferences.



Next Steps:

- The first time you reach out to us, we'll ask you some extra identifying questions for your security. Once we have you verified, we'll help you set up a verbal account password. This allows us to quickly ensure your account safety every time you speak with us.
- Your MICR number (checking account number) will change slightly and a new membership card will be mailed to you. All existing ACH deposits and withdrawals will work with your City Trust FCU routing and account numbers. Any new ACH that you set up will need to use the Fire Police City County FCU routing number of 274973196.
- Members who do not utilize online banking statements or have a Fire Police City County FCU Visa card are subject to a \$5 per month paper statement fee. We know this is a change and want to make sure you have time to avoid the fee. For assistance with online or mobile banking, feel free to give us a call or stop in. We will be glad to walk you through the process.
- Make sure to review our Fee Schedule so you are familiar with how your Fire Police City County FCU accounts work. You'll also find our most current rate schedule as of August 2022.

Enclosed is our full FAQ for the merger. We highly encourage you to take a moment to review, and please feel free to reach out to us with any additional questions.

Here's how to get in touch with us:

Text or call us at (260) 484-2102 M-F 9:00-5:00, or email us at memberservices@fpccfcu.org.



QUICK GUIDE TO FIRE POLICE CITY COUNTY FCU SUFFIXES.

Individual suffixes may differ slightly, depending on how many of an account type you have, among other factors.

For details on the specific suffixes on your account, simply log into the app or online banking, or look at your statement.

PRIMARY SAVINGS	000
CHRISTMAS CLUB	010
VACATION CLUB	030
FUNDS MANAGER (SECONDARY SHARES)	040
KIDS CLUB	050
IRA – TRADITIONAL	070
IRA – ROTH	080
IRA – EDUCATIONAL	090
CHECKING	100
AUTO LOAN	500
LARGE REC (RV, BOAT)	510
SMALL REC (MOTORCYCLE, ATV)	520
SHARE SECURED LOAN	530
SIGNATURE LOAN	540
1 ST MORTGAGE	600
LINE OF CREDIT	700
HELOC	720

North Clinton Branch
 3306 N. Clinton Street
 Fort Wayne, IN 46805
 Tel: (260) 484-2102
 Fax: (260) 482-7999
www.fpccfcu.org
memberservices@fpccfcu.org

A relationship that **GOES BEYOND**