

# The NEWSLETTER



## INSIDE

- Spring Forward Youth Promotion
- May Auto Special
- Home Loan Promotion
- Skip-A-Pay
- CU Out & About
- Getting Preapproved

## SKIP-A-PAY

We understand that things happen in life, from unexpected emergencies to unpredictable expenses. That's why we offer our Skip a Payment program for eligible loans. Visit [fpcfcu.org/SkipAPay](http://fpcfcu.org/SkipAPay) or scan the qr code below to get started today.



(260) 484-2102  
FPCFCU.ORG



**FOR A LIMITED TIME ONLY**  
**MAY THE SAVINGS BE WITH YOU**

**AUTO LOANS AS LOW AS**  
**5.49%** APR\*  
**FOR 72 MONTHS**

**ZERO PAYMENTS FOR 90 DAYS**

\*Auto Special is valid from May 1-31, 2023. Eligible for 2018 and newer vehicle purchases and refinancing. New money only, no internal FPCFCU loans are eligible. Please consult us for terms and details. Actual rate based on credit qualification, vehicle model year, and loan term. Certain restrictions apply. APR(Annual Percentage Rate) on a \$30,000.00 loan is 5.69% APR\* with the potential of being 5.49% APR\* with the relationship bonus of .10% deducted for having a checking account and .10% deducted for having a debit card, resulting in an estimated payment of \$494.49 per month, for a 72-month term. Rates are subject to change without notice. Please contact a CU representative for any questions.

**SPRING FORWARD**

**First 50 individuals to open an account will receive \$50\*\***

**AGES 0-25**

Enter for a chance to win an iPad, Laptop, or Beats Headphones\*

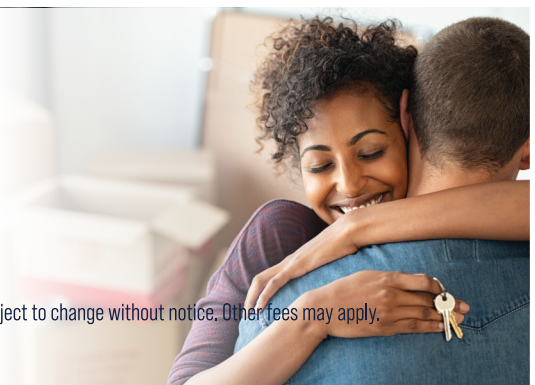
Scan the qr code for more details.

\* Three (3) winners between the ages of 1-13 who open a savings account and opt into estatements or ages 14-25 who open a new checking account with a debit card and direct deposit, or auto transfer will be awarded one of the following prizes: Laptop, iPad, or Beats headphones in the month of June 2023.  
\*\* Offer valid to the first 50 accounts opened. To qualify, member must be age 1-25, open minimum \$25 membership share, and open a new checking account with a debit card and net direct deposit or auto transfer between the dates of April 1, 2023 – June 30, 2023. When a Savings Account, Checking Account with Direct Deposit and a Debit Card are opened and funded, the new member will receive \$50. Members age 14-17 must open the account with a co-owner or guardian age 18 or older. If the account is closed by the member or the Credit Union within six months after opening, the reward will be deducted at the time of closing. Promotion subject to change without notice. Membership subject to approval. Some restrictions apply. Federally insured by NCUA.

# ZERO | HOME DOWN | LOANS

Contact your FPCFCU loan officer today to see if you qualify.

\*Restrictions do apply. Loans are subject to credit approval. Rates, terms, and programs subject to change without notice. Other fees may apply.





# CU OUT & ABOUT



**MAY 6**  
**CANCER SERVICES RIBBON WALK**  
Cancer Services Campus



**MAY 12**  
**POLICE MEMORIAL CEREMONY**  
Downtown Fort Wayne



**MAY 13**  
**TUNES AND TRUCKS**  
FOP Lodge



**JUNE 1-30**  
**BABY ITEM DRIVE**  
All FPCCFCU Branches

VISIT ONE OF OUR SIX LOCATIONS

**Main Branch**  
3306 North Clinton St  
Fort Wayne, IN 46805

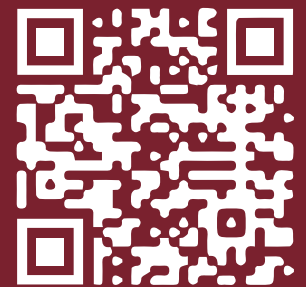
**Southwest**  
6304 W Jefferson Blvd  
Fort Wayne, IN 46804

**Southeast**  
907 East Tillman Rd  
Fort Wayne, IN 46816

**Northeast**  
7505 Maplecrest Rd  
Fort Wayne, IN 46835

**Northwest**  
10123 Lima Rd  
Fort Wayne, IN 46818

**New Haven**  
104 Lincoln Hwy West  
New Haven, IN 46774



**(260) 484-2102**  
**fpccfcu.org**



## WHY YOU SHOULD GET PREAPPROVED BEFORE CAR SHOPPING

If you're thinking about buying a car, making time to get preapproved for a loan can put you in the driver's seat when it comes to negotiating a purchase price. It also helps you set up a realistic budget before you decide to borrow money. Plus, it's easy to do at your credit union.

### Take the guesswork out of budgeting

With a preapproved auto loan, you already have estimates on monthly payments. Use that information to set up a budget and see if you can truly afford to purchase your new vehicle at the offered rate. A good rule of thumb is to leave at least a 10% buffer to account for taxes and fees. There are several car affordability calculators available online to make the process easier.

### Protect yourself from markups

Dealer financing is convenient, but it oftentimes comes with a markup of 1-2%. By getting preapproved, you'll know you're qualified for the best possible interest rate, so you can judge for yourself whether or not the dealer is offering you a good deal.

With a preapproval, you'll enter the dealership as a cash buyer. You already know what the monthly payment for your loan could be, which puts you in a much stronger negotiating position. If you're planning to trade your old vehicle in, shopping around for prices online can further strengthen your position.

Keep your preapproved amount in mind when you're offered additional add-ons and warranties as well, as this will help you deflect upsells. As you're closing the deal, just say the amount you're preapproved for and that you don't want to go over it.

### How to get Preapproved

Getting preapproved is easy at Fire Police City County FCU. Just stop into one of our six branches for more information, or fill out our online application at [fpccfcu.org/Loans/Vehicle-RV-Loans](http://fpccfcu.org/Loans/Vehicle-RV-Loans). We offer the lowest rates in town!

### What you'll need:

- Loan information, such as how much you want to borrow and the desired term length
- Personal information such as your name, email address, date of birth, Social Security number, and phone number
- Housing information, including your address, how long you've lived there, and monthly payment
- Income and employment information, including your employer, time of employment, gross annual income, and any other sources of income

**The next time you purchase a vehicle, go to the dealership confident that you're going to get the best possible rate. It's easy and it's free, thanks to your Credit Union membership.**

