

The NEWSLETTER



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ACH ON DEMAND

With ACH On Demand, you can choose to have your pending deposits posted to your account 2-3 days early, giving you access to your paycheck, Social Security check, or any other direct-deposit funds when you need them. Waiting for your money can be frustrating. Get paid early when you use ACH On Demand in your FPCCFCU mobile app.

*Service charge cannot be taken from the deposit. You must have the \$10 available in your account prior to posting.

(260) 484-2102
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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 statements 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.



SAND, SUNSHINE, AND A NEW RIDE.

THE ONLY THING MISSING IS YOU.



GET THE SUMMER ADVENTURES STARTED BY SCANNING THE QR CODE OR VISITING FPCCFCU.ORG.

ZERO | HOME DOWN | LOANS

Contact your FPCCFCU 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



JUNE 12

COPS CYCLING
Police Memorial



JUNE 1-30

BABY ITEM DRIVE SUPPORTING ASSOCIATED CHURCHES
All FPCCFCU Branches

HOLIDAY HOURS

JUNETEENTH

All locations will be **CLOSED** on Monday, June 19, 2023.

INDEPENDENCE DAY

All locations will be **CLOSED** on Tuesday, July 4, 2023.

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



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SAFE. SECURE. DIGITAL.

WHY SWITCH TO A DIGITAL WALLET?

According to market research company Juniper Research, approximately 3.4 billion people across the world utilize digital wallets such as Apple Pay, Venmo, and Cash App. According to market trends, it predicts more than 60% of the global population will be digital wallet users by 2026. While it may not be time to ditch your physical wallet altogether, consider some of the advantages you might gain from using contactless or digital financial services for everyday purchases.

WHAT IS A DIGITAL WALLET?

Digital wallets are a way to pay via electronic device, most commonly a smartphone or wearable device such as a smart watch. There are several available, but the most popular ones include Apple Pay, Google Pay, and Samsung Pay.

When you sign up for a digital wallet, you'll need to enter your card information, which will then be encrypted. You'll only be able to make purchases by unlocking your device and authorizing the wallet's use. To make a mobile payment, you simply authorize the app or site and hold your device close enough to the card reader so your information can be transmitted.

ARE THEY SAFE?

If you haven't utilized a digital wallet before, you may be concerned about having your personal information contained in a digital space. A common hesitation is that hackers could gain access to this information, but the truth is digital wallets are actually more secure than physical cards and cash. In fact, none of your card or account numbers are actually stored within the digital wallet.

When you add your personal information, digital wallets such as Apple Pay or Google Pay will convert that data into a unique code. Your personal information is never stored on any devices or servers, nor is it shared with merchants. Additionally, that sensitive, encrypted data is replaced with a non-sensitive digital token, which is randomly generated every time you make a payment. These unique tokens can only be matched by the merchant's payment

gateway. In other words, your information is meaningless to fraudsters.

If your credit or debit card is stolen, it's much easier for the thief to use it to make purchases. With digital wallets, there are often layers of security in addition to the encryption and tokenization, such as fingerprint scans, facial recognition, and password protection.

CONVENIENCE

Aside from the convenience of not having to carry around physical forms of payment, there are several other things you can store in digital wallets, including:

- Boarding passes
- Hotel reservations
- Gift cards
- Event tickets
- Coupons
- Loyalty rewards cards
- IDs
- Insurance cards

Apps like Venmo and Cash App also make it incredibly easy to split a bill or pay a friend back even if you don't have cash on you, since you can quickly transfer to or request money from other users.

ORGANIZATION AND REWARDS

Not only do digital wallets make it easier to access specific cards and other items, since you don't have to carry as many physical items, but they also make it easier to organize and keep track of your purchases. You can view your balances and transaction history all in one place.

Since your card is fully linked to your account, you still earn all the same rewards you would by swiping your card. Link one of our Visa Infinity credit cards to take advantage of all the benefits offered through Fire Police City County FCU, including points and cash back.

To learn more about the eServices offered to FPCCFCU members, including how to set up your digital wallet, visit our website at fpccfcu.org.



FEDERAL CREDIT UNION

