

THE NEWSLETTER



FIRST QUARTER | 2024

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IRA CONTRIBUTION LIMITS HAVE INCREASED

IRA contribution limits for Traditional and Roth accounts in 2024 have increased to \$7,000, up from \$6,500 in 2023. If you are younger than 50, you can contribute up to \$7,000 in 2024. If you are 50 or older, you may contribute up to \$8,000.

The last date for 2023 IRA contributions is Monday, April 15, 2024.

If you have any questions about IRAs or other investment opportunities, please contact one of our investment specialists at (260) 484-2102.

HOLIDAYS

All FPCCFCU branches will be closed on:

Presidents' Day
Monday, February 19

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Count the ways to celebrate.

1% CASH BACK AUTO LOANS*

*CASHBACK OFFER IS GOOD FOR ONE (1) PERCENT OF A NEW MONEY AUTO LOAN AT FIRE POLICE CITY COUNTY FEDERAL CREDIT UNION, UP TO \$500. OFFER IS GOOD ON NEW OR USED VEHICLES FOR A LIMITED-TIME ONLY AND IT IS SUBJECT TO CHANGE AT ANY TIME. LOAN MUST REMAIN WITH FPCCFCU FOR A MINIMUM OF 12 MONTHS OR REBATE AMOUNT WILL BE ADDED TO THE LOAN UPON PAYOFF. A MINIMUM LOAN AMOUNT OF \$5000 IS REQUIRED. SUBJECT TO CREDIT APPROVAL. THIS OFFER DOES NOT APPLY TO AUTO LOANS THAT ARE CURRENTLY FINANCED AT FPCCFCU. PROMOTIONAL PERIOD JANUARY 1 - FEBRUARY 29, 2024. FEDERALLY INSURED BY THE NCUA.



WAVE GOODBYE TO HIGH-INTEREST-RATE CREDIT CARDS

GET 5.99% APR FOR 12 MONTHS WITH A NO-FEE VISA BALANCE TRANSFER

SPECIAL BALANCE TRANSFER INTEREST RATE OF 5.99% APR IS APPLIED FOR TWELVE (12) MONTHS FROM POSTING DATE OF THE TRANSFER. APR = ANNUAL PERCENTAGE RATE. PROMOTIONAL APR WILL LAST THROUGH TWELVE (12) STATEMENTS AND THEN REVERT TO REGULAR VARIABLE PURCHASE APR WITH THE THIRTEENTH MONTHLY STATEMENT. PROMOTIONAL PERIOD JANUARY 1 - MARCH 31, 2024. RATES SUBJECT TO CHANGE WITHOUT NOTICE.



PRESIDENT'S LETTER



DIANE SCHERER
PRESIDENT & CEO

It was a banner year for our Credit Union in terms of improving the member experience. From new security features to convenience upgrades and additional loan products, I'm proud to share some of the new products and services we introduced in 2023 to lay a foundation for the future.

Mortgages: We grew our loan portfolio to include two new mortgage programs, Community Heroes and Equal Access, broadening access to homeownership across the community.

Pay Anyone: We introduced a proprietary P2P service, allowing members to securely send personal payments to accounts at any financial institution directly from online banking or our mobile app.

Web Chat: In November, we added a chat feature to our website and online banking, creating an easy method for seeking assistance from a Credit Union representative.

Security Upgrades: As we continued our efforts to combat fraud, the Credit Union introduced multi-factor authentication across multiple levels of online banking to ensure members' accounts and personal information are safe and secure.

We look forward to introducing more new products and services in 2024!



Reflection of Caring Scholarship Application

FPCCFCU will be awarding scholarships to students who have demonstrated their commitment to making our community a stronger and better place to live. Two scholarships of \$3,000 each will be awarded to applicants who best exemplify this dedication to service. The application is available at fpccfcu.org/-scholarship.

Deadline: 5 p.m. Wednesday, May 1

REPORT OF THE NOMINATING COMMITTEE

The Nominating Committee has filed the names of the following individuals for the four vacant positions on the Board of Directors. There will be no nominations from the floor. The election of officers will not be conducted by ballot when there is only one nominee for each position to be filled.

Joshua Hartup, Chairman: Mr. Hartup has served on the Fort Wayne Police Department since 1999. He is a vice and narcotics supervisor, an on-call SWAT team member, and a certified instructor. Mr. Hartup graduated from Indiana University Bloomington with a degree in Criminal Justice and completed the I.U. Cadet/Officer Program.

Raymond Aufer, Vice Chairman/Chairman Supervisory Committee: Mr. Aufer was appointed to the Supervisory Committee in 2016. Mr. Aufer has worked in various manufacturing facilities including Navistar, Fort Wayne Metals, Premier Corporation Contractor for General Motors, and Karl Schmidt Unisia Inc., the Zollner Pistons Division. He served as the Chairman of the Board of Freedom Financial FCU until its merger with Fire Police City County FCU. Mr. Aufer attended Ivy Tech State College and has served on the Credit Union's Nominating Committee.

Donald Stedje, Director: Mr. Stedje was appointed to the Supervisory Committee in 2004. Mr. Stedje also served on the Fort Wayne Police FCU Supervisory Committee from 1988-1989, the Board of Directors from 1990 up to the 1997 merger, and held the Treasurer and Vice Chairman positions. He was appointed to the Fire Police City County FCU Board of Directors in January 2009 and serves on the ALCO. He served as Chairman of the Board from April 2011 to April 2021. Stedje retired from the Fort Wayne Police Dept. after 20 years of service. After retiring from the Police Department, he was owner-operator of Stedje Plumbing & Heating. Mr. Stedje received a Bachelor's Degree in Accounting from Ball State University.

Matthew Newbauer, Director: Mr. Newbauer served on the Allen County Police Department as a resident advisor from 1993-1997 and was president of the Fraternal Order of Police in Allen County from 2020-2021. In 1997, Mr. Newbauer was hired by the Fort Wayne Police Department where he currently serves as a detective in the auto theft division. He represents District 1 as a city councilman for New Haven and is on the Patrolman's Benevolent Association board. Mr. Newbauer has served on the New Haven Plan Commission, Board of SCAN, and is a former Indiana Certified Volunteer Firefighter. Mr. Newbauer is a Bishop Dwenger graduate who obtained his bachelor's degree in social work at St. Francis University.

Board of Directors: Nomination by Petition

Petition Deadline: **March 1, 2024**

The Nominating Committee has filed the names of the following individuals for the four vacant positions on the Board of Directors. There will be no nominations from the floor. The election of officers will not be conducted by ballot when there is only one nominee for each position to be filled. For members wishing to be nominated by petition, the procedures are as follows:

The nominee's petition must contain the signatures and printed names of at least 1% of the membership (109 members).

Nominations must be accompanied by a brief statement of qualifications, biographical data, and a signed statement from the nominee that he or she is agreeable and will serve if elected.

To be considered, the nominee's petition must be received by the Secretary of the Board, at 3306 N. Clinton St., Fort Wayne, IN 46805, by close of business on March 1, 2024. To request an application and valid signature form, please contact Jessica at (260) 469-5943.



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