



# The NEWSLETTER

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## FLAG COLLECTION

Do you have a worn or damaged American flag? Throughout the month of November, FPCCFCU will be collecting flags to be honorably retired by American Legion Post 409. Flags can be dropped off at any of our six branches between Nov. 1 and Nov. 30.

(260) 484-2102  
FPCCFCU.ORG

## KNEAD A LITTLE EXTRA THIS HOLIDAY?

Try our *Mistletoe Dough* HOLIDAY LOAN

AS LOW AS  
**6.99% APR\***

**BORROW UP TO \$5,000  
FOR 12 MONTHS!**

\*6.99% APR (Annual Percentage Yield) available to qualified borrowers from November 1, 2023 - December 31, 2023. Term length is 12 months. Loans up to \$5,000. The rate may vary depending on each Individual's credit history and underwriting factors. All Credit Union loan program rates/terms and conditions are subject to change at any time without notice.

## INTRODUCING YOUR LOW-INTEREST HOLIDAY



5.99% APR for 12 months on all purchases made now through December\*

\*Special interest rate of 5.99% APR is applied for 12 months from the posting date of the transaction. APR = Annual Percentage Rate. Promotional APR will last through 12 statements and then revert to the regular variable purchase APR with the 13th monthly statement. You have 25 days after the close of each statement period to pay your balance in full without being charged interest. Promotional rate valid November 1, 2023 - December 31, 2023. Rate based on creditworthiness. Rates are subject to change without notice. Restrictions do apply.



# THE MANY BENEFITS OF OPENING A HEALTH SAVINGS ACCOUNT

While our minds are largely on Thanksgiving dinner in November, it's also the perfect time to start thinking about your healthcare plan. The Affordable Care Act open enrollment period begins Nov. 1, and although open enrollment differs among employers, many companies on a calendar-year plan will kick off enrollment around November or December.

If you don't have one already, this is a great opportunity to start saving money by opening a Health Savings Account. Learn more about the benefits of an HSA below:

- HSA contributions are deposited to your account before taxes, which means the money saved lowers your taxable income and, in turn, could help you pay less in taxes.
- You can use your funds to make tax-free payments on your medical expenses.
- All HSA funds roll over at the end of each year. Additionally, they remain with you even after a change in coverage or employment.
- You can even use your HSA to save for retirement. At age 65, you can use the funds for any purpose without penalty.

**When you open an HSA at FPCCFCU, you get all these benefits plus a free VISA debit card to use your funds when you visit the doctor or pharmacy!** There are eligibility requirements. For a list of these requirements, visit [irs.gov/publications/p969](https://irs.gov/publications/p969). To learn more helpful financial tips, visit our huge library of online financial literacy resources by scanning the QR code below.



SCAN TO START  
LEARNING TODAY!

# SPARK YOUR GENIUS

## JOIN OUR TEAM

Come join our team! We're looking for a Member Service Representative. Our employees enjoy a comprehensive benefit plan and ongoing development opportunities. Apply today by scanning the QR code below and submitting a resume.



FEDERAL CREDIT UNION

## HOLIDAY HOURS

### THANKSGIVING

All locations will be **CLOSED** on Thursday, November 23, 2023.



### Letters to Santa

Five Police City County FCU is helping children send their letters to the North Pole! Mail a letter to Santa Claus from November 25 to December 15 and receive a letter just in time for Christmas. Find our Letters to Santa mailboxes at any of our six 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

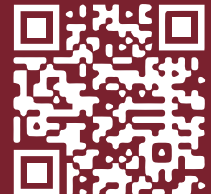
7505 Maplecrest Rd  
Fort Wayne, IN 46835

### Northwest

10123 Lima Rd  
Fort Wayne, IN 46818

### New Haven

104 Lincoln Hwy West  
New Haven, IN 46774



(260) 484-2102

[fpccfcu.org](https://fpccfcu.org)

