

FFCU Dispatch

2ND QUARTER
2016

FIRE FIGHTERS CREDIT UNION
9200 E 41ST ST - TULSA, OK 74145
918.582.1191
www.firefighterscu.org

Refinance and Save

Refinance...
& Drive
Away Happy!

Save up to 5 Points
Off Your Current Auto Loan Rate
No Payment for 90 Days



Not Valid on Existing FFCU Loans - With Approved Credit - Some Restrictions Apply - Rates Subject to Change without Notice

Extended Auto Loan Terms up to 84 Months!

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It's BOGO Time!



Get 1 Loan at Our Already Low Rate*
& Get a 2nd Loan at Half Off!

*Annual Percentage Rate
With Approved Credit - Some Restrictions Apply

With Approved Credit - First Loan Must Be Collateralized - Existing FFCU Loans Do Not Qualify for Refinancing
Other Restrictions Apply - All Rates Subject to Change without Notice

Coming Soon!



Card Valet

Safeguard your Debit Card from Fraud
Create Customized Alerts
Set Spending Limits

Some Restrictions Apply

A blue background featuring a close-up of a silver debit card chip and embossed numbers like '5434' and '2960'.

Mobile Deposit Capture

Deposit Checks
Directly from your Phone!

Some Restrictions Apply - Deposits Subject to Funds Availability Policy

A close-up photograph of a person's hands holding a smartphone over a check on a light-colored table.

Get the 'Find Branch' App
for After Hours Locations

The logo for 'CO-OP SHARED BRANCH' features a stylized blue and white geometric design above the text 'CO-OP SHARED BRANCH'.

Getting a Car Loan

YOUR NEXT CAR LOAN

AVOID PAYING TOO MUCH

You may spend hours doing research on car prices, but make sure the vehicle financing is a good deal too!

RUN YOUR CREDIT REPORT



This will alert you to possible shortcomings in your credit profile.

You can request a credit report for free once a year at www.annualcreditreport.com

Avoid other credit reporting services that often have hidden fees.

GET A QUOTE FROM A BANK OR CREDIT UNION

Shop around and compare rates.

If you know the vehicle you want to purchase, you could be pre-approved for a loan at a specific interest rate.



NEGOTIATE WITH THE DEALER FOR A BETTER RATE



Eight out of 10 car buyers finance a vehicle through the dealer.

Ask the dealer to match the loan rate and terms you can get from a bank or credit union (see step #2).

AVOID THE MONTHLY PAYMENT TRAP

Understand the total cost of any car loan—not just the monthly payment.

Don't forget about any downpayment fees, and total interest costs you might pay.



TAKE YOUR TIME



Don't feel pressured to agree to a deal right away.

You have the right to take loan paperwork home to review before agreeing to any deal.

AVOID ADD-ON PRODUCTS

You'll pay a high price for vehicle service contracts, guaranteed auto protection insurance, credit life and disability insurance, etc.

If you really want an add-on product, you can usually purchase them for less outside the dealership.



MAKE SURE THE DEAL IS FINAL BEFORE YOU DRIVE OFF THE LOT



Often dealers let buyers take cars "on the spot" before the financing is final.

This means the dealer could later require you to return the car or accept a higher interest rate than you agreed to the first time.

© Center for Responsible Lending
www.responsiblelending.org

HOW TO GET A CAR LOAN



Call the Credit Union FIRST

Find out what you can afford and what loan options are available and best for you. Ask about pre-approval



Go Shopping!

Do some research online about what type of vehicle you want. Shop around and find the car that's right for you.



Negotiate a Price

Find out what the car is worth (www.nada.com) and negotiate a fair deal.



Get Your Loan

Apply for the loan online or with your FFCU loan officer. If you've already been pre-approved, contact your loan officer and finalize the loan.

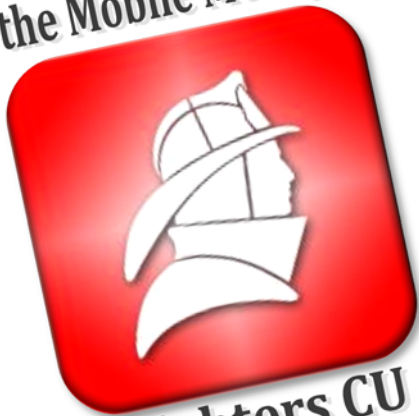


Drive Away Happy!



www.firefighterscu.org

Get the Mobile Money App



Fire Fighters CU OK



Dividend Rates

Effective 06/30/16	Rate	APY [†]
Regular Shares		
\$25.00 - \$5,000.00	0.15 %	0.16 %
\$5,000.01 - \$20,000.00	0.30 %	0.30 %
\$20,000.01 & over	0.40 %	0.40 %
Holiday Shares	0.40 %	0.40 %
IRA Shares	0.65 %	0.65 %
Share Draft	0.05 %	0.05 %

Share rates are subject to change on a quarterly basis at the discretion of the Board of Directors. The average daily balance requirement for a share account to earn dividends is \$25.00.

[†]Annual Percentage Yield

Certificate of Deposit Rates

Effective 06/23/16	Amount	Rate	APY [†]
6 mo Share CD	\$500 - \$95,000	0.60 %	0.60 %
1 yr Share CD	\$500 - \$95,000	0.75 %	0.75 %
2 yr Share CD	\$500 - \$95,000	1.10 %	1.10 %
Jumbo Share CD	\$95,001 & over	0.85 %	0.85 %
6 mo IRA CD	\$500 - \$95,000	0.60 %	0.60 %
1 yr IRA CD	\$500 - \$95,000	0.75 %	0.75 %
2 yr IRA CD	\$500 - \$95,000	1.10 %	1.10 %
Jumbo IRA CD	\$95,001 & over	0.85 %	0.85 %

Jumbo CDs = 1 year term (minimum). CD rates are updated weekly.

[†]Annual Percentage Yield

Upcoming Holiday Closings

Independence Day	CLOSED	(CO-OP Shared Branches OPEN)	Monday	July 4
Labor Day	CLOSED		Monday	September 5
Columbus Day	CLOSED	(CO-OP Shared Branches OPEN)	Monday	October 10

The credit union may report information about your account to credit bureaus. Late payments missed payments or other defaults on your account(s) may be reflected in your credit report.