

FFCU DISPATCH

3RD QUARTER 2017 NEWSLETTER

Need Some Holiday Dough?

Believe it or not, it's that time of year again – time to start thinking about your holiday shopping list (and how to afford what's on it). Time to take that list, check it twice, and set up a budget that agrees with what you wish to spend. The thought of expenses – holiday feasts, decorations, travel, gifts, and postage – may have you wishing for a little extra dough.

Everyone deserves to enjoy the holiday season without worrying about how to pay for it. With a low-interest holiday loan from Fire Fighters Credit Union, you can pay cash and avoid being easily lured into overspending by using your credit cards. With department store credit cards charging as much as 22% interest, you'll save money, too. You'll know exactly how much your payment will be each month and keep from escalating your debt by only paying the minimum balance due on your credit card.

Don't let your holiday expenses take a bite out of your budget. Keep your holidays jolly and let us help you with some holiday dough -- that is what we are here for!



He that is of the opinion money will do everything may well be suspected of doing everything for money.

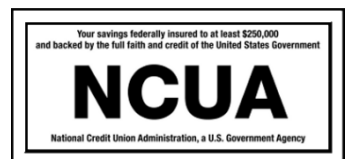
~ Benjamin Franklin



CREDIT UNION INFORMATION

Address: 9200 East 41st Street
Tulsa, OK 74145
Web Address: www.firefighterscu.org

Phone: 918-582-1191
Toll Free: 800-786-3328
Fax 918-583-3609



2017 Holiday Closings

Columbus Day	Monday Oct 9
Thanksgiving	Thursday Nov 23
Black Friday	Friday Nov 24
	Open 8 am—noon (CO-OP Branches Open)
Christmas Eve observed	Friday Dec 22
	Open 8 am—noon (CO-OP Branches Open)
Christmas Day	Monday Dec 25
New Year's Eve observed	Friday Dec 29
	Open 8 am—noon (CO-OP Branches Open)
New Year's Day	Monday Jan 1

MOBILE DEPOSIT IS HERE!

Now you can make a quick and secure check deposit with our mobile app



Download the Fire Fighters CU OK app



ENROLL VIA VIRTUAL BRANCH ONLINE - RESTRICTIONS MAY APPLY
DATA RATES MAY APPLY (CONTACT PHONE CARRIER FOR DETAILS)



Car Loans: Credit Unions vs. Banks – Advantage Credit Unions

Need a car but can't pay cash? You have three choices: Borrow from the dealer or manufacturer's financing company, borrow from a bank, or borrow from a credit union. Each method has advantages and disadvantages – *but if you can qualify, the way to go is usually with a credit union.*

Interest rates are still near historic lows. If you are going to borrow money for a car, there has never been a better time!



Fall into the Savings at your CU!

Are You Moving?

If you are moving or have you already moved? Please make sure you let the credit union know your new address and phone number.



CARD-USE NOTIFICATIONS THAT TRAVEL WITH YOU

Manage debit cards with the CardValet app

CardValet

