

# FFCU DISPATCH

2ND QUARTER 2017 NEWSLETTER

## Vacationing Made **Affordable**

Now is the perfect time to start the planning process for your family vacation this summer when the weather will be warm and the kids will be out of school.

Paying for your vacation months after you've returned home is unpleasant. Unfortunately, that is what many of us do. We haven't saved the money we need for a vacation so we whip out the credit card and have the time of our life UNTIL the credit card bill comes in the mail.



- There is a better way – a way to spend wisely and still have a great time.
- Save in advance and keep it a pay-as-you-go vacation.
- Shop around for the lowest airfare, hotel accommodations, and rental car costs.
- Drive rather than fly – choose closer destinations, shorter vacations.
- Avoid gift shops – souvenirs (i.e. junk) will end up in a bottom drawer someday.
- Avoid eating out all the time – stop by a grocery store and get some juice, rolls, and fruit.
- Stay closer to home. Visit that local attraction you've never seen.
- Enjoy a picnic at the local park. Find coupons for area restaurants and treat yourself.

If you need to setup a vacation club account or a loan to finance part or all of your vacation, give us a call or stop in. See what lower-interest options are available at your credit union.

**CARD-USE NOTIFICATIONS  
THAT TRAVEL WITH YOU**

**Manage debit cards  
with the CardValet app**

**CardValet**



# Safely Shopping Online

***A safe and secure online shopping experience is possible by using safety precautions.***

**Secure Website:** Make sure your online shopping is completed on a Web site that starts with https://. Sometimes the “s”, which shows the website is secure, does not appear until you are on the actual order page. You can also look for a closed padlock or an unbroken key at the bottom of the screen.

**Credit Card:** Make your online purchases with a credit card, not a debit card or a check. The credit card will protect you under the Federal Fair Credit Billing Act in case of questionable charges. A debit card does not offer the same protection. A check or debit card can also leave your account vulnerable. After making online purchases, monitor your credit card statement frequently and take care of any problems immediately.

**Know Who You are Buying From:** Make sure you either know or research the company you will use for the online purchase. Also look for a physical business address and a phone number on the website. This will give you contact information in case of problems or questions.

*If something just doesn't seem right,  
don't continue with the order.*



## 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)



2017 Holiday Closings	
Good Friday	Friday April 14 CLOSED (Co-op Branches Open)
Memorial Day	Monday May 29 CLOSED
Independence Day	Tuesday July 4 CLOSED
Labor Day	Monday Sept 4 CLOSED
Columbus Day	Monday Oct 9 CLOSED



### CREDIT UNION INFORMATION

Address: 9200 East 41st Street  
Tulsa, OK 74145  
Web Address: [www.firefighterscu.org](http://www.firefighterscu.org)

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

