

FFCU Dispatch

1ST QUARTER
2016

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

Consolidate Your Debt

CON\$OLIDATION MADNE\$\$ IS BACK!

CONSOLIDATE YOUR DEBT

Up to \$25,000

Take 3 Points OFF Your Rate*

*ANNUAL PERCENTAGE RATE ~ WAC ~ ALL RATES SUBJECT TO CHANGE WITHOUT NOTICE ~ OTHER RESTRICTIONS APPLY ~ LIMITED TIME OFFER

Extended Auto Loan Terms up to 84 Months!

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U Loan for Whatever U Need

FFC-U LOAN

Get up to \$5,000
at 2.99% APR*
{Regardless of Credit Score}
for 29 Months

*Annual Percentage Rate - Maximum Term = 29 Months - Limit One U Loan per Member at a Time
With Approved Credit - Some Restrictions Apply - Limited Time Offer

*Annual Percentage Rate - With Approved Credit - Some Restrictions Apply

New Auto Loan Rates—Purchase or Refi

Have some space to fill?

New Auto Loans As Low As **1.75%** Annual Percentage Rate

With Approved Credit - Some Restrictions Apply - All Rates Subject to Change without Notice

Rustic Cuff Giveaway!

Sign Up for E-Statements for Your Chance to Win!
Rustic Cuff Truth & Honor TFD Trio Bracelet Set



Entries accepted thru 04/13/2014.
See www.firefighterscu.info for complete rules.



Get \$1,000 in Loyalty Cash Add \$1,000 to Any New Loan



WITH APPROVED CREDIT - RESTRICTIONS APPLY

Are You Protected?

THE FACTS ON PROTECTING YOUR LOAN

1 WHAT IS MEMBER'S CHOICE® CREDIT DISABILITY & CREDIT LIFE INSURANCE?

It's a way to help protect your loan. There's no way to predict an injury, illness or an unexpected death, but you can take steps along the way to make sure your family is provided for if the unexpected were to happen to you. Credit Disability and Credit Life Insurance may help to make your loan payment to make life easier for you and your loved ones.*

2 HOW DOES IT WORK?

The premium may be included with your monthly payment. If you have a balance on your loan and are totally disabled due to a covered injury or illness or in the event of your unexpected death, Credit Disability and Credit Life Insurance may help cover your loan payment.*

By taking a few simple steps while signing your loan paperwork, you're helping take responsibility for your family's financial future.

You can cancel coverage at any time if you change your mind. If coverage is canceled within the first 30 days you will receive a full refund if the premium has been paid. Coverage is immediate for eligible borrowers.

3 WHY IS IT VALUABLE?

Credit Disability and Credit Life Insurance work in two different ways. You and your family may not have to make loan payments if you're totally disabled due to a covered injury or illness. It may help pay your loan until you're no longer totally disabled, or in the event of your unexpected death, it may help pay off the loan.* Savings, salary, or payoffs from other insurance may be used for other important things, giving your family financial freedom when they need it most.

*Up to your policy maximums; per terms and conditions and exclusions on your Credit Insurance Certificate.

JUST THE FACTS

1 in 4

twenty-year-olds will be
disabled
before age 67.¹

Nearly **40%**

of consumers are concerned with
burdening others
if they **die prematurely.**²

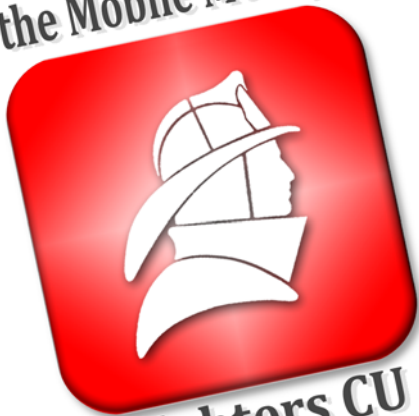
¹ Social Security Administration Fact Sheet, June 2013.

² LIMRA, 2013 Insurance Barometer Study.

ENROLL TODAY.

CUNA Mutual Group is the marketing name for CUNA Mutual Holding Company, a mutual insurance holding company, its subsidiaries and affiliates. Your purchase of MEMBER'S CHOICE® Credit Disability and Credit Life Insurance, underwritten by CMFG Life Insurance Company is optional and will not affect your application for credit or the terms of any credit agreement required to obtain a loan. Certain eligibility requirements, conditions, and exclusions may apply. Please contact your loan representative, or refer to the Group Policy for a full explanation of the terms.

Get the Mobile Money App



Fire Fighters CU OK

Dividend Rates

Effective 03/31/16	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 03/24/16	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

Memorial Day	CLOSED		Monday	May 30
Independence Day	CLOSED	(CO-OP Shared Branches OPEN)	Monday	July 4
Labor Day	CLOSED		Monday	September 5

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.

