



**SOUTH BEND FIREFIGHTERS FCU**  
**1122 South Main., South Bend, IN 46601**

Phone 574-287-6161  
 Fax 574-287-6365

## Last Chance to Skip your Loan or Loans

Fill out the information below & either mail, fax or bring this coupon in.

Name \_\_\_\_\_ Act NO. \_\_\_\_\_

Phone No. \_\_\_\_\_ Cell No. \_\_\_\_\_

Website Address \_\_\_\_\_

Skipping the Month of January 2014

Note# or loan or loans or if all just put All loans \_\_\_\_\_

Where do you wish the \$10.00 fee to come from savings or Checking? (Please circle one)

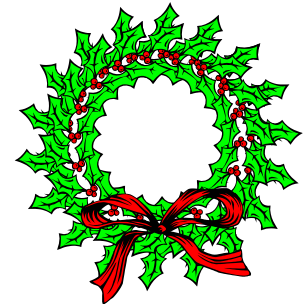
If you don't have the funds in either account you can mail a check in with this coupon. If you don't have the funds in either account your loan or loans will not be skipped and coupon will be returned.

You may either Mail Bring it in, or Fax it @574-287-6365

Your Signature \_\_\_\_\_

Joint if Necessary \_\_\_\_\_

By signing above you authorize South Bend Firefighters FCU to extend your loan or loans during the month of January 2014. Payment made through payroll will be deposited into your savings. Each member is allowed to skip a maximum of 3 times per life of loan. Also, only one time allowed during skip a loan season. The \$10.00 fee will automatically be deducted from your account.



Happy Holidays!

## PRIVACY POLICY

### FACTS

### WHAT DOES SOUTH BEND FIREFIGHTERS FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

#### Why?

Financial companies choose how they share your information. Federal law gives members the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

#### What?

The types of personal information we collect and share depend on the products or services you have with us. This information can include:

- Social Security number and income
- Account balances and payment history
- Credit history and credit score
- When you are no longer a SBFCU member, we continue to share your information as described in this notice.

#### How?

All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons South Bend Firefighters FCU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Firefighters FCU Share?	Can you limit this Sharing?
<b>For our everyday business purposes:</b> such as to process your transactions, maintain your account(s) respond to court orders and legal investigations, or report to the Credit Union	YES	NO
<b>For our marketing purposes;</b> to offer products and services to you	YES	NO
<b>For joint marketing with other financial companies</b>	YES	NO
<b>For our affiliates' everyday business purposes:</b> information about your creditworthiness	YES	We do Not Share
<b>For our affiliates' everyday business purposes:</b> Information about your creditworthiness	NO	We do Not Share
<b>For affiliates to market to you</b>	NO	We do Not Share
<b>For nonaffiliates to market to you</b>	NO	We do Not Share

**Questions?**

Call (574-287-6161) or visit our website @ sbfcu.org

[Privacy Policy Continued from front page](#)**Who we are****Who is providing this notice?** South Bend Firefighters Federal Credit Union**What we do**

<b>How does South Bend Firefighters FCU protect My personal Information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and Buildings. We restrict access to nonpublic personal information about you to persons who need to Know that personal information to provide products or services to you.
<b>How does South Bend Firefighters FCU collect my Personal Information?</b>	We collect your personal information, for example, when you *Open an account or deposit money *Pay your bills or apply for a loan *Use your credit or debit card We also collect your personal information from others, such as credit bureaus, affiliates, or other Companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only *Sharing for affiliates' everyday business purposes— information about your creditworthiness *Affiliates from using your information to market to you *Sharing for nonaffiliates to market to you

**Definitions**

<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial Companies. South Bend Firefighters FCU has no affiliates.
<b>Non-affiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial Companies. South Bend Firefighters FCU does not share with non-affiliates so they can market you.
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial Products or services to you. *Insurance companies *Other financial service providers

**Dividends Rates**

Regular Savings—.20%

Christmas Club—.20%

Vacation &amp; Special Savings—.20%

Draft Accounts over \$1,000—.10%

IRA Accounts—.20%

Call on CD Rates we offer Awesome Rates

And we always appreciate the loyalty of our Members &amp; almost always match other Rates

**Visa Disclosure**

When you use your Visa Check Card at certain merchants and you do not enter a PIN, transactions may be processed as either a Visa Check Card transaction or a transaction on the STAR, PULSE, NYCE, COOP, or ACCEL/Exchange network. One or more of these networks may be displayed on the back of your debit card. Merchants must provide you with a clear way of choosing to make a Visa Check Card transaction if they support this option. Please be advised that should you choose to use the STAR, PULSE, NYCE, COOP, or ACCEL/Exchange network when making a transaction without a PIN, different terms may apply, and you will not be eligible for certain Visa benefits. Certain protections and rights applicable only to Visa Check Card transactions described in your cardholder agreement will not apply to transactions processed on the STAR, PULSE, NYCE, COOP, or ACCEL/Exchange network. **Any questions please contact [Melissa@Firefighters Credit Union](mailto:Melissa@Firefighters Credit Union)—Phone 574-287-6161 or website—[Melissa@sbfcu.org](mailto:Melissa@sbfcu.org)**