



Fort Financial  
Credit Union

# FINANCIAL FRONT

Member Newsletter ★ Summer 2019

## Use Your Home's Equity to Live Your Dreams



Maybe you have been dreaming of a much-needed home makeover. Or a well-deserved trip to paradise. Or maybe your dream is to consolidate debt or pay for college.

Whatever your dream is, we can help you make it come true with a **Home**

### Equity Loan or Line of Credit.

We can quickly approve your Home Equity Loan and have great low rates and no closing costs. **And for a limited time, we'll even waive our \$279 application fee.\***

If you're looking for a line of credit instead of a one-time loan, check out our Home Equity Line of Credit (HELOC). With interest-only payments, you decide when and how much to borrow with 3.99% APR for the first 12 months.\*

For more details, stop by your local branch or visit us online at [fortfinancialcu.org](http://fortfinancialcu.org).

*\*APR = Annual Percentage Rate. \$5,000 minimum. Application fee waived until July 31, 2019. After 12 months, standard HELOC rates apply; interest rate adjusted annually. Interest-only payments available during the 10-year draw period. \$300 fee if HELOC closed in the first two years. Offer subject to change without notice. Additional qualifications apply, including credit history review.*



## Relax...Skip-A-Pay has you covered.

Ask us how to skip your loan payment in July and spend the money elsewhere!

*\*Some restrictions apply. Skip-A-Pay is good for one month's payment per loan. Service fee is \$35 per loan. Excludes SureFire auto loans, credit cards, real estate loans, loans less than six months old and any past-due loans. Valid June-July 2019.*



Fort Financial Credit Union is a part of the CO-OP Shared Branch Network. Members have access to more than 5,000 locations Nationwide.

[fortfinancialcu.org](http://fortfinancialcu.org)



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# Find the Mortgage Loan That Best Fits Your Needs

Researching your mortgage options can be overwhelming. When you decide that the time is right to **purchase** a home, **refinance** your current mortgage or **construct** a brand new home, our mortgage lending experts are ready to help you get started.

We'll walk you through the mortgage process, explain your loan options and help you determine what it best for you.

Call us at **(260) 435-5182** or **(800) 837-3262 ext. 5182** to schedule an appointment with a mortgage loan officer.

We'll answer all of your questions to make the process as simple as possible.

NMLS #306541

# Save Every Day with My Perks

Download the My Perks by Fort Financial app on your smartphone and take advantage of discounts at local and national merchants in the Fort Wayne area, including restaurants, retail shops, entertainment venues and much more.

The My Perks app provides alert notifications when you are near a participating business.

Present the offer on your phone and pay with your Fort Financial credit or debit card to get the deal. It's that easy!

You could save hundreds of dollars a year on everyday purchases when you use the app. Download it today!

## Holiday Hours

### INDEPENDENCE DAY

The credit union will be closed **Thursday, July 4, 2019** in observance of Independence Day. For your convenience, the Fort Wayne Meijer in-store branches will be open from 11 a.m. to 3 p.m. on Independence Day.

### LABOR DAY

The credit union will be closed **Monday, September 2, 2019** in observance of Labor Day. For your convenience, the Fort Wayne Meijer in-store branches will be open from 11 a.m. to 3 p.m. on Labor Day.



[fortfinancialcu.org](http://fortfinancialcu.org)