

During the holiday season, it often seems like the bills pile up faster. It can be a time of financial stress. This holiday season you can take a break from one month worth of loan payments, including your Visa.<sup>®</sup> Pay the small \$25 fee per loan and forget about the payments for a month. You may only skip one payment per loan, and you get to choose which month you want to skip. All loans including Visa<sup>®</sup> must be current and in good standing for this offer to be valid. A payment deferral may not be requested for 1st loan payment using Skip-A-Payment program. It is easy to take advantage of this Payment Deferral Program. Call a Loan Officer today at Firefighters Credit Union, 317-636-5581.

#### 18th Annual Scholarship Golf Outing was held July 14, 2009

The weather couldn't have been better. Thank you golfers and sponsors. Without your help, this event would not happen. Golfers and volunteers had a great time raising \$5,500.00 for this worthy cause.

Take A Winter Break 18th Annual Scholarship Golf Outing Results Congratulations Scholarship Recipients October Security Reminder Christmas Club Disbursements Ladder 501 Kids Corner



The main office will be closed in observance of the following days: OCTOBER 12th, 2009 Columbus Day NOVEMBER 11th, 2009 Veteran's Day NOVEMBER 26th, 2009 Thanksgiving Day

NOVEMBER 27th, 2009 Credit Union Closed

DECEMBER 24th, 2009 Christmas Eve Credit Union closes at Noon

DECEMBER 25th, 2009 Christmas Day

DECEMBER 31st, 2009 New Year's Eve Credit Union Closes at Noon JANUARY 1st, 2010 New Year's Day

#### THIS YEAR'S WINNING FOURSOMES WERE:



**1ST PLACE:** Rodney Heath, Randy Werden, Greg Wilson and Kevin Kendall



**3rd PLACE:** Ron Lovett, Dave Decker, Ian Provain and B Brooks



**2ND PLACE:** Dwayne Dixon, Quentin Beverly, Courtney Gordon and Cliff Johnson



Peter Episcopo from Police & Firemen's Insurance was the winner of the grand prize raffle, Wilson Golf Clubs and golf bag.

# **Congratulations Scholarship Recipients** THE 2009 SCHOLARSHIP RECIPIENTS INCLUDE:

THE JERRY WHITAKER \$500.00 SCHOLARSHIP: Zach Huber

#### \$250.00 SCHOLARSHIP WINNERS:

Thomas Atnip Katleyn Bacon Chelsie Baughman Alicia Coe Logan Cook Zachariah Corrice Ryan Elliott Whitley Emerson Christopher Estridge Cassie Everts Tashaé Hedgespeth Kimberly Linder Patrick McNulty Joesph Napariu Shannon O'Donnell Lauren Patterson Madeline Reith Borderick Thompson Conner Trumble Andrew Zeronik

# **October Security Reminder:**

Protect your computer with spam filters, anti-virus and anti-spyware software, and firewall, and keep them up to date.

A Spam filter can help reduce the number of phishing emails you get. Anti-virus software, which scans incoming messages for troublesome files, and anti-spyware software, which looks for programs that have been installed on your computer and track your online activities with out your knowledge, can protect you against pharming and other techniques that phishers use. Firewalls prevent hackers and unauthorized communications from entering your computer – which is especially important if you have a broadband connection because your computer is open in the Internet whenever it's turned on.

Look for programs that offer automatic updates and take advantage of free patches that manufacturers offer to fix newly discovered problems. Go to www.onguardonline.gov and www.staysafeonline.org to learn more about how to keep your computer secure.

### **Christmas Club Disbursements**



If you have a Christmas Club Account your funds will be disbursed into your savings account during the day on October 30, 2009. Just in time for your holiday shopping.

If you haven't started a Christmas Club Account yet, contact a Member Service Representative today. With payroll deduction, we make it easy for you to save a little each payday. So when the holidays come around

you'll have a nice little nest egg to use for shopping.



Printable pictures are available at www.fire-cu.org or here at the Credit Union. Drawing will be the 2nd week of November. You could win a \$25.00 deposit into your account.



## Santa Day

December 21, 2009 • 10 AM – 3:00PM

<sup>7</sup> Santa will arrive at 10:00 AM. Come in and let Santa know what you want for Christmas. We will also be taking pictures with Santa. You could be a lucky winner of one of two \$25.00 Toys R Us GIFT CARD!

### Smoke Detectors Save Lives!

Many home fires can be prevented if you learn and follow safety and prevention rules. It is a good idea to have smoke detectors on every floor of your home. Make certain to test and replace the batteries in the smoke detector on regular basis.

Find and circle the words in the puzzle.		C H		L P		M D	K O	~	A L	B A	X R	F S
MONEY	CHECKING	E	Y	Е	Μ	Х	U	Ν	Ι	Ο	Ν	Р
		С	W	Ν	D	Ι	G	R	Е	Ο	Ι	Е
UNION	ACCOUNT	Κ	S	Ν	R	Ι	L	Т	В	Y	Р	Ν
CREDIT	SPEND	Ι	G	Ι	R	Е	Т	Y	Ν	V	Е	D
SAVINGS	PENNIES	Ν	С	Е	R	Q	U	А	R	Т	Е	R
QUARTER	DOLLARS	G	Η	S	Р	А	С	С	0	U	Ν	Т
<b>(</b>		S	А	V	Ι	Ν	G	S	W	А	Y	А



# FIREFIGHTERS CREDIT UNION

#### MAIN OFFICE

501 N. New Jersey Street Indianapolis, Indiana 46204 (317) 636-5581 (800) 462-1431 Fax 317-636-8749

#### www.fire-cu.org

### Lobby & Drive-Up Hours

MONDAY, TUESDAY, THURSDAY

8:30 a.m. to 4:30 p.m.

WEDNESDAY

9:30 a.m. to 4:30 p.m.

FRIDAY 8:30 a.m. to 5:00 p.m.

> SATURDAY Closed





