

Financial Security

CREDIT UNION

Winter Newsletter 2018

Follow us!



www.finseccu.com

Holiday Closings

January 13th & 15th:
Martin Luther King Jr. Day
February 17th & 19th:
Presidents' Day

Your Savings At The
Credit Union Are Federally
Insured To At Least
\$250,000

LET'S CELEBRATE!



Annual Meeting 2018

February 22, 2018

5:30 p.m.

at the Leo Sweet
Community Center

1302 Mission Ave



The entire credit union benefits when members participate, which is why we're inviting each and every member to attend this year's Annual Meeting. The Annual Meeting provides opportunity for credit union management and elected officials to share information and updates with you, the owners. You will learn about the credit union's current financial status, products and services, accomplishments and innovations over the past year as well as goals for the future. You will be able to ask questions, and learn about what makes your credit union truly special.

Take advantage of the opportunity to find out what is going on at your credit union by attending the 2018 Annual Meeting. Mark your calendars today. We hope you are able to attend the Annual Meeting and look forward to seeing you!

IS THE INTEREST RATE ON
YOUR CREDIT CARD TOO HIGH
&
WEIGHING YOU DOWN?

FEBRUARY 1 to FEBRUARY 28TH, 2018

FSCU will buy-out your credit card debt, up
to
\$7,500*,
and lower your interest rate by
2% APR**

*All loans upon qualification.

Term: up to 48 months.

\$40 documentation fee applies.

** Some restrictions may apply, including an Annual Percentage Rate (APR) of 7.75% minimum and 16.00% maximum.

* THIS CREDIT UNION IS FEDERALLY INSURED BY THE NATIONAL CREDIT UNION ADMINISTRATION



FSCU + FRAUD PROTECTION = DIAMOND SHIELD

Simply the highest levels of service and security for your finances.

WE ARE THE ONLY FINANCIAL INSTITUTION IN CARLSBAD THAT HAS THIS
ELITE PRODUCT!

LET FSCU HELP YOU KEEP YOU & YOUR FAMILIES IDENTITIES SAFE!

ASK US HOW AND WHAT IT'S ABOUT!!!!

BENEFITS OF MEMBERSHIP
\$100 CASH REWARD
WITH EVERY NEW LINE

CALCULATE
YOUR REWARDS

LOVE MY
CREDIT UNION®
REWARDS





NO MORE WAITING!

INSTANT ISSUE DEBIT CARDS

Coming Soon!!

No more waiting by the mailbox for your FSCU Debit Card to arrive, take it home with you!

WIN \$200 CASH!

January 2nd- February 22nd, 2018

Open an FSCU Diamond Shield Checking Account and ONE of the following services and get your name entered into a drawing for \$200 cash!

The eligible services include:

DEBIT CARD DIRECT DEPOSIT IRA LOAN
 ANY ELECTRONIC SERVICE CHRISTMAS CLUB
 SHARE CERTIFICATE

Plus if you sign up for e-Statements you will get your Diamond Shield Checking Account service charge FREE for one year (\$84 value)!

The drawing is to be held at our Annual Meeting on February 22nd, 2018.
 (You must be present at the Annual Meeting to win.)

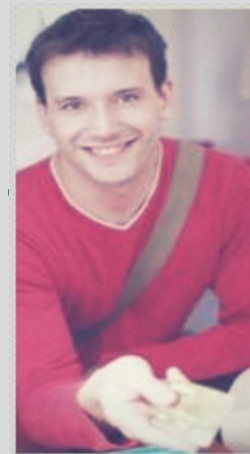


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Break free
FROM HIGH INTEREST RATES

**WITH THE FSCU
 CREDIT CARD
 BALANCE TRANSFER
 PROMOTION**

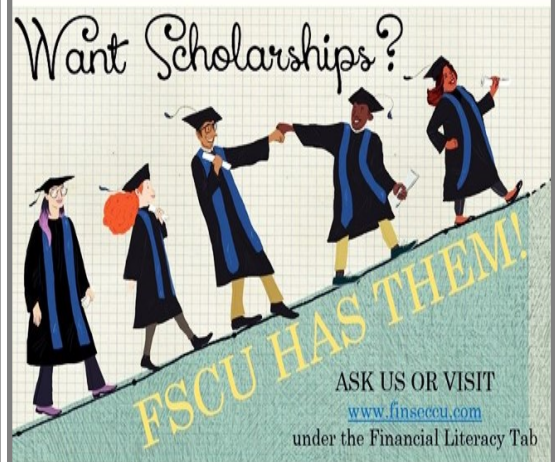
Beginning February 1st, transfer any existing credit card balance to your new FSCU VISA credit card & receive **2.99% APR (ANNUAL PERCENTAGE RATE)** For 6 months.



**Promotion
 runs from
 February 1st—
 May 31st,
 2018**

* 6 Certified Financial Counselors on staff to assist you * Offer valid for existing FSCU VISA credit card holders
 * If not a current FSCU cardholder, credit card is upon qualification only.
 * All other terms and conditions remain the same
 * THIS CREDIT UNION IS FEDERALLY INSURED BY THE NATIONAL CREDIT UNION ADMINISTRATION

Want Scholarships?



FSCU HAS THEM!

ASK US OR VISIT
www.finscuccu.com
 under the Financial Literacy Tab