

Holiday Closings

>Columbus Day

Monday, October 12, 2020

>Veterans Day

Wednesday, November 11, 2020

>Thanksgiving

Thursday, November 26, 2020

Friday, November 27, 2020

Saturday, November 28, 2020

>Christmas

Thursday, December 24, 2020

Friday, December 25, 2020

Saturday, December 26, 2020



Four Flags Area Credit Union will be closed on SATURDAY'S beginning

December 26th—March 27th we will open back up on Saturday's beginning April 3rd, 2021. Thank you for your understanding!

Four Flags Area Credit Union

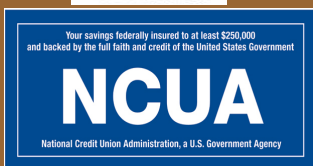
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"Member Owned, Member Friendly"



Fall Newsletter

INTERNATIONAL CREDIT UNION DAY 2020



International Credit Union Day celebrates the spirit of the global credit union movement. The day is recognized to reflect upon the credit union movement's history, promote its achievements, recognize the hard work and share members experiences. ICU Day has been celebrated on the third Thursdays of October since 1948.

The ultimate goal is to raise awareness about the great work that credit unions are doing around the world and give members the opportunity to get more engaged.

The 2020 ICU Day theme this year is "Inspiring Hope for a Global Community". Join us on October 15, 2020 as we celebrate the 72nd anniversary of ICU Day!!

Join Four Flags Area Credit Union throughout the day for goodies and refreshments, on us!

Vehicle Explosion

48 months	2.00%
60 months	2.50%
72 months	3.00%
84 months	3.50%

*Terms and conditions apply. Rate is "As Low As" rate. Applicant(s) and collateral must meet credit union lending guidelines. Maximum terms as follows: 2006-2010 48 mo, 2011-2015 , 60 months, 2016-2018 72 months (minimum of \$12.5k), 2019-2021 84 months (minimum of \$25k). Rewards are not applicable. Promo subject to change without prior notification. Offer ends October 31, 2020.

Christmas Club Payout



If you have a Christmas Club Account with us, you will soon have some much needed holiday cash! Accumulated savings and dividends will be transferred into your savings account on October 2nd. Don't have a Christmas Club Account this year? Be sure to put one in place for next year. You can start saving a little at a time right now, and by the time the 2021 holidays come around, you'll have a nice nest egg saved up. Payroll deductions make it extra easy. Ask a Credit Union Rep today for details.

Product Feature: GAP

What is GAP? GAP is a voluntary, non-insurance product designed to waive the remaining balance not covered by the borrower's primary insurance carrier settlement in the event of a total loss or unrecovered theft, subject to limitations and exclusions, including but not limited to loan to value maximum, delinquent payments, late charges, refundable service warranty contracts and other insurance related charges.

What does GAP cover? GAP covers the difference between the borrower's outstanding loan balance and the actual cash value of the vehicle up to the maximum LTV %. GAP may also cover up to \$1,000 of the borrower's deductible if there is a "gap" after the primary insurance settlement is paid.

GAP Advantage: GAP Advantage provides you \$1,000 towards the financing of your next vehicle with FFACU. To receive this advantage: There must be a total loss and a new loan must be made for the replacement vehicle within 90 days of the borrowers primary insurance settlement date. For more information on GAP contact the Credit Union today at 269-684-6512. Protect your next vehicle with GAP!



**MORE SAVINGS.
MORE POSSIBILITIES.**



There are more reasons than ever to love being a member of Four Flags Area Credit Union.

Your credit union membership is about trust and care of community, built around where you live, work, and play. That's why FFACU membership saves you money through exclusive member-only offers through our trusted partners. Through Love My Credit Union Rewards, credit union members have saved over **\$2 Billion** with offers like:

- Savings up to \$15 on TurboTax federal products
- Exclusive discount from the TruStage Home & Auto Insurance Program.
- Members save on SimpliSafe, the #1 expert pick for home security
- Save 30% on premium protection from Financial Lock.
- Exclusive access to the Love My Credit Union Rewards Powersports, RV & Boat Buying Program.
- Save on car maintenance + get \$10 off your first service using CarAdvise.
- Save 40% on a 1-year membership to Sam's Club.
- Build your credit history with rent and save up to 30% with Rental Karma.
- Save \$40 on Calm, the #1 app for meditation and sleep.
- Save on your Travel and Entertainment needs like Car Rentals, Hotels, Theme Parks, Movie Tickets and More!

Learn all about how your FFACU membership gets you all these exclusive savings and more at LoveMyCreditUnion.org.

Important Notice! Hours of Operations Change



Four Flags Area Credit Union will be open 9 AM – 2 PM. Tuesdays beginning October 13, 2020

We believe that this is our slowest member traffic day of the week. We apologize if this may cause any inconvenience. We greatly appreciate your understanding!

All other hours of operations remain the same, as with all products and services. If you need to access your funds or check balances, please see a credit union rep to assist you with ordering a debit card and how you can check your balance online or on your mobile device.