

Fresno Police Department Credit Union

The Siren

July
2014

Serving The Valued Members Of Fresno Police Department Credit Union Since 1954



DRIVE YOUR LOANS TO US ...

Before you pack up the family for that vacation getaway, you may want to check out what FPDCU has to offer. Wouldn't your trip be even more enjoyable with **a new car?** We can make it happen! Summer fun starts with **Auto Loans** as low as **1.99% APR***. Come see us for more details.

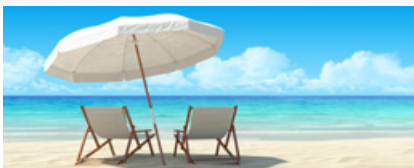
SUMMER SPECIALS

- 1.99 %* Autos & Motorcycles
- 4.99 %* Boats – Trailers – RVs!
- 2.50 %* Share Secured Loans
- 8.40 %* Visa Platinum
- 10.50 %* Visa Classic

*APR = Annual Percentage Rate. Best rate available based on credit score. Terms and conditions apply. We might be able to match other financial institutions' rates. Offer good thru August 31, 2014.



NOTICES



REMINDER: Vacation Club checks have been deposited into your share account as of May 1st. *Sign up now to receive your check for next year!*

Don't forget to read your Privacy Notice enclosed in this month's statement.

Don't have the best credit in town?

Here at FPDCU we understand that our members have faced financial hardship at one time or another and want to give you some assistance. If you have less than perfect credit don't feel like you can't apply for a loan. We give every application the same consideration and sometimes a simple letter of explanation can make all the difference in the world. As long as you have stable employment and have at least six months of established credit – we might be able to help you out. FPDCU offers a range of products and services that might suit your needs. Come see us at the credit union or apply online at www.fpdcu.org. Don't delay you'll never know if we can help if you don't apply.



SCAM ALERT ON YOUR CELL PHONE!

We have received confirmation that unsolicited automated calls are being sent to consumers. The phone number appears as all zeroes: 000-000-0000. The call informs the consumer that their plastic card has been compromised and requests the consumer to input their 16-digit card number along with their Personal Identification Number (PIN). This call is NOT from your credit union as we would never request such information. If you receive this call, please hang up immediately and **do not provide your card number or PIN**. If you have provided this information during the call, we encourage you to monitor your account for any fraudulent activity and notify the financial institution immediately. As a member, you can access your accounts online in the home banking platform or from your mobile device (smartphone, tablet or cell phone).

Please check our website periodically for scam alerts: fpdcu.org



Fresno

**Police Department
Credit Union**

To protect and serve your financial needs

Office Hours

Mon.–Thu. 8:30AM–5:00PM • Fri. 8:00AM–5:30PM

Closing Holidays

September 1 – Labor Day

November 11 – Veteran's Day

November 27 & 28 – Thanksgiving Day & Day After

December 25 & 26 – Christmas Day & Day After

January 1 – New Year's Day

Staff

Sandi McMillan, CEO
Silvina Pelayo, Operations Supervisor
Kelli Attkisson, Loan Representative
Joanna Lauer, Account Representative
Mike Sherman, Account Representative
Natalie Hartwig, Account Representative
Shanyl Watkins, Account Representative
Kristin Pilcher, Account Representative

Board of Directors

Bill Trollinger, President
John Jensen, Vice President
John Conlee, Secretary
Craig Attkisson, Treasurer
Dan Montevecchi, Director

Supervisory Committee

Mike Cavallero, Chairman
Sheila Chandler

Rates

Second Quarter Dividends for 2014

Apr / May / Jun	APR*	APY*
Regular Shares (01,05,08)	0.25%	0.25%
Insurance Account (02)	0.25%	0.25%
Minor Account (03)	0.25%	0.25%
Christmas Club (06)	0.25%	0.25%
Vacation Club (12)	0.25%	0.25%
Super Saver (25) \$10,000+	0.50%	0.50%
IRA Account (81)	0.60%	0.60%

Certificates of Deposit

\$10,000 minimum 6–24 Month Terms
Call credit union for current rates.

*APR=Annual Percentage Rate
** APY=Annual Percentage Yield



CAT #06508-NEWS-201407