

Monthly Update



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Special Announcements

Don't forget to stop in and support our quarterly charity! We're hosting a toy drive for Jessy's Toy Box. Visit myFCCU.com for more details or stop by your local branch.

FCCU Raises Record Donation of \$10,000 for Veterans

FCCU recently held fundraisers for our second quarter charity, veterans, more specifically North Dakota's Impact Foundation 'Support Our Veterans Fund', an organization that supports local North Dakota Veterans. Employees of FCCU choose a different organization each quarter to support by raising money and awareness.

Since April, FCCU staff raised a record donation of \$10,000 for the organization and another \$500 for Service Dogs for America. In addition to the funds, over 990 letters were written by staff, members and students in our communities. They were sent to active and retired military as a token of appreciation to say thank you for their service.

The check donation was presented in Fargo to Lonnie Wangen, Commissioner for the North Dakota Veterans Association and Michelle Morgenroth and Jerome Billups, two representatives from the North Dakota Impact Foundation who manage the Veterans fund.

"Listening to Lonnie talk about the Impact Foundation was truly moving," said Susan Long Swen, Event and Community Engagement Specialist. She continues, "This record donation proves together we can do great things for our FCCU communities."

The donation from FCCU to this organization will go to help assist North Dakota veterans needing temporary help for short-term, urgent needs ranging from housing and transportation to medical and mental health issues that are not covered by other organizations. The donations from the Support Our Veterans Fund established in 2010 have helped over 125 North Dakota veterans.

Beyond our record-breaking silent auction and Jeans Fridays, FCCU staff and branches also held a variety of fundraising events including a chili cookoff, grab-and-go breakfast, grill-out lunch, bake sale, sold pink flags honoring servicemen and more.

A huge thank you to all our members who supported this amazing cause, along with our staff for the time, energy and hard work that went into making each fundraising event successful.



Open Your Eyes to a Credit Union - Refer & Earn

As a member of FCCU, you know the benefits of a credit union. Now's your opportunity to share your story with others and earn money! The highest compliment we can receive is the referral of your friends, family and business associates.

Refer-A-Friend

For each referral, you receive \$25 and the new member will have a chance to win \$1,000.* Offer runs through October 31st, but don't wait! The more people you refer, the more money you make.

Ways to Share

- Referral Card – Hand out referral cards to your friends and family.
- Email – Watch your inbox for an email from us that you can forward on.
- Facebook – Visit FCCU's Facebook page for a referral post, then repost on your page, sharing with your friends.

Social Contest

Share your FCCU story on social media with a photo or video about how you've 'Opened Your Eyes to a Credit Union.'**

\$1,000 giveaway for video

\$500 giveaway for photo contest

To Enter

- 1) Share your FCCU story and why you 'Opened Your Eyes to a Credit Union' with either a photo or video of you and tag First Community Credit Union.
- 2.) Use hashtag #OpenYourEyesToACreditUnion along with #myFCCUstory for entry into photo contest or #myFCCUvideo for entry into video contest.
- 3) Post must be public enabling FCCU to track your entry and can be made on Facebook, Twitter or Instagram.

Learn more about our Open Your Eyes to a Credit Union Refer-A-Friend and Social Contest by visiting myFCCU.com.

Promotional period runs 7/29/19 to 10/31/19. Insured by NCUA. Membership approval and account qualifications required. Terms & conditions apply. *In order for existing member to receive \$25, new referred member must have one of the following: active checking, loan over \$5,000 or savings account with at least \$500. \$25 per new primary member will be deposited into their primary account.

**FCCU will hold a contest allowing new consumer members within the promotional period to be entered to win \$1,000. Promotion excludes mortgage loans. One entry per person. You may enter to win without purchase or obligation by emailing fccu@myfccu.com with name, mailing address, phone number and 'Giveaway' in the subject line. The winner will be selected on 10/31/19 and notified via e-mail or phone. Acceptance allows FCCU to promote member in marketing promotions. **From 7/29/19 to 10/31/19 FCCU will hold a giveaway for two prize winners receiving \$500 for photo contest and \$1,000 for video contest by entering on Facebook, Twitter or Instagram. One entry per person for photo contest and one entry per person for video contest. Winners will be selected on 10/31/19 and notified via social media or phone. Acceptance allows FCCU to promote member entry in marketing promotions. Photos and videos submitted to FCCU become property of FCCU for exclusive rights.



OPEN YOUR EYES TO A CREDIT UNION

REFER-A-FRIEND

For each referral, you receive **\$25** and the new member will have a chance to win **\$1,000**.

Offer runs through **October 31st**, but don't wait! The more people you refer, the more money you make!



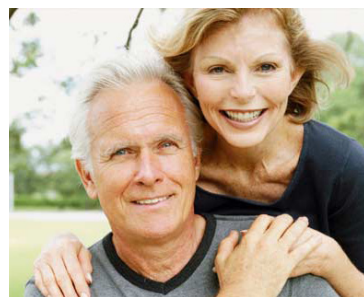
OPEN YOUR EYES TO A CREDIT UNION GIVEAWAY CONTEST

\$1,000 for video
\$500 for photo

To Enter:

- 1) Share your FCCU story and why you 'Opened Your Eyes to a Credit Union' with either a photo or video of you and tag First Community Credit Union.
- 2.) Use hashtag #OpenYourEyesToACreditUnion along with #myFCCUstory for entry into photo contest or #myFCCUvideo for entry into video contest.
- 3) Post must be public enabling FCCU to track your entry and can be made on Facebook, Twitter or Instagram.

Upcoming Member's Choice Club Events



Join us for our upcoming events:

- **Jamestown** - Ice Cream Social - August 15 - 2:00 pm to 4:30 pm- Jamestown Main Branch
- **Bismarck** - Lewis & Clark River Boat Ride - August 28 at 6:00 pm - Port of Bismarck
- **Steele** - Lewis & Clark River Boat Ride - August 28 at 6:00 pm - Port of Bismarck
- **Oakes** - AARP Driver Safety Course- September Date TBD

Tips for FCCU Members

With technology at our fingertips, our accounts and personal information is easy for us to access. It's also very easy for fraudsters to access, as well. Here are few tips to be mindful of, to keep yourself and your personal information private.

Be Careful with Public Wi-Fi

When you're stuck in a waiting room or another boring place, your phone is probably your go-to source for entertainment. But make sure that you are very careful any time you use public Wi-Fi.

Don't use public Wi-Fi for anything that contains your personal information, like online banking or online shopping. Other people may be able to see what you are doing and steal your personal data. Wait until you're somewhere with secure Wi-Fi to do sensitive activities.



Stop and Think Before You Click a Link

If you get an email or a text message that contains a link, stop and think before you click on it. Phishing is a type of fraud that is designed to trick you into clicking a dangerous link.

If you click on a malicious link in a phishing email or text message, it can compromise your personal information and give criminals access to things like your passwords and credit card numbers. Always hover over a link and make sure you know what it is and that it's trustworthy. When in doubt, don't click!

Create Strong Passwords

It can be annoying to create and remember so many passwords. But it is much more annoying to deal with all the problems that come from having your identity stolen.

Use best practices when creating a password, like using a mix of lowercase letters, uppercase letters, numbers and special characters.

If you're forgetful of your passwords, put them in a safe space where you can easily look them up if you need. Don't have your passwords laying out on your desk or saved within an email, as those are easy places for people to find.

Finally, even if you have too many passwords already, NEVER repeat them.

Protect Your Personal Information

Another easy way to protect your personal information is by using electronic communication instead of paper when it comes to personal things like banking. Secure electronic communication can relieve the dangers of someone stealing your physical mail. When you do get paper items, it is best to shred them when you are done with them to protect them from being stolen from your trash.

GO GREEN
GET GREEN



**SIGN UP FOR
E-STATEMENTS TODAY**



**Get \$5 and a chance to
win an Apple iPad!**

Switch to e-statments and receive
\$5. All members with e-statements
get entered to win an iPad.

FCCU has easy, online banking and e-statements to help save paper and keep you safe. For a limited time, you can sign up for e-statements and get \$5 and a chance to win an Apple iPad. Switching is easy! Just click 'Online Statements' within online banking and accept the disclosure.

We want all our members to keep their financial and personal information safe. If you have questions regarding this, please contact a local FCCU representative near you.

Looking to Buy a House? Here's What to Expect

Buying a house is an exciting milestone in life, one that comes with great responsibility. For many, however, buying a house can be a daunting task. The good news is, it shouldn't have to be. At FCCU, we can help make this big purchase, seem a little bit easier, allowing you to enjoy the excitement you should be feeling. Before you buy your home, here's a look at what you can expect for our mortgage loan process:



1. Meet with your Loan Officer

Meet with a Mortgage Loan Specialist at First Community Credit Union to begin the prequalification process. You can complete an application in person or through the comfort of your own home at www.myfccu.com.

2. Gather all Required Documentation

Please see the Mortgage Application Checklist. Submit these items to your Loan Officer and begin to look for your home, if you haven't already done so already. Once a home has been selected, submit the purchase agreement to your Loan Officer as soon as possible. Begin to start shopping around for homeowner's insurance.

3. Review Loan Disclosures from First Community Credit Union

FCCU orders your home appraisal, locks in your interest rate and produces your initial loan disclosures. Note that applicant is responsible for appraisal cost.

4. Submission to Processing

Once loan disclosures have been signed and required documentation is received, your mortgage loan file is sent to our processing department for review. Title work is typically ordered at this time and the borrower needs to obtain homeowner's insurance.

5. Submission to Underwriting

All documentation is submitted to the Underwriter for final review. Any additional items that may be needed for your loan file will be requested at this time. Upon approval, processing will work with a closing/title agent to provide a preliminary closing disclosure. This document will show you how much you will be responsible to bring to the loan closing, as well as break down your monthly payment and include an itemized list of your closing costs.

7. Sign Final Documents

Loan documents are sent to the title company for your loan closing. You may need to bring funds for the down payment and closing costs at this time.

8. Welcome Home!

If you're on the fence about purchasing or refinancing your current home, now has never been a better time. Rates are extremely low. Contact an FCCU Mortgage Loan officer near you today to find out more.

Loans subject to credit approval. This article is provided as a resource and is subject to change. Required information may vary depending on situation.

Financial Statement

As of June 2019

Assets: \$830,208,670

Deposits: \$700,823,945

Loans: \$682,564,964

Members: 44,009

