



Spring 2017

NOTES OF INTEREST

Debit Card and ATM Conversion

We're upgrading your debit card to create better security for all of us!

If you have a Fond du Lac Credit Union VISA debit card it will be replaced with a MasterCard chip enhanced card to take advantage of new payment security standards that will help reduce card fraud.

What's changing?

VISA will be replaced by MasterCard and have an embedded computer chip that improves card security by generating a single-use code to validate the transaction. This code is virtually impossible to counterfeit and helps reduce in-store fraud.

Stores and restaurants around the country are installing chip card readers to take advantage of this new technology.

Rather than swiping your card, you'll now insert the card into the reader until the transaction is completed.

The new cards **will look like this:**

Regular Card



Health Savings Card



What's staying the same?

Your card will still have a magnetic stripe, so you can still use your card at merchants who haven't installed the new chip card readers.

When will I receive my new card?

Your new MasterCard will arrive the end of April or the first few days of May. **You must begin using your new card on May 8, 2017. Your old non-chip VISA will no longer work as of this date.**

****ATM WILL BE UNAVAILABLE****

Our ATM located at 126 N. Main Street will be unavailable from Thursday, May 4th through Monday, May 8th so it can be converted to accept EMV cards. The ATM at 91 N. Pioneer Road will be unavailable on May 8th only due to conversion.

How do I use the new chip card readers?

1. Insert the chip end of your card into the terminal with the chip facing up.



2. Keep the card in the terminal and follow the instructions on the screen.



3. Remove your card when prompted and take your receipt.



We know you will have questions and we'll be right here to answer them. Please don't hesitate to call a Member Service representative at (920) 921-1123 if needed!

91 N. Pioneer Road
Fond du Lac, WI 54935
920. 921.1123
www.fdlcu.com

62nd Annual Meeting Update

Fond du Lac Credit Union's 62nd Annual Meeting was held at 5:15 p.m. on March 16 in the Conference Room at Fond du Lac Credit Union.

Incumbents Mike Sweney, Marty Schibbelhut, Jim Pollard and Scott Roesch were re-elected.

If you were unable to attend the meeting and would like a copy of the information that was provided, please send your request by e-mail to info@fdlcu.com or call us at 921-1123.



Fond du Lac Credit Union will be closed In Observance of Memorial Day:

Saturday, May 27

Monday, May 29

In Observance of Independence Day:

Tuesday, July 4

Get Your Money Smart On!

Money Smart Week Presentations April 22-29

Money Smart Week® (MSW) is a series of free classes and activities designed to help consumers better manage their personal finances.

In Fond du Lac, the week begins with a Women's Conference on Saturday, April 22 at MPTC. Keynote Speaker, Karen Kelley of Kelley Country Creamery shares her story of how entrepreneurship starts years before the creamery opened and the many obstacles she faced along the way. Karen remained dedicated to her dream of creating world-class ice cream proving that Perseverance Pays Off.

Other sessions and events will be held at the Fond du Lac Public Library throughout the week. There's something for all ages!

A complete listing of times and dates is available at the FDL Public Library, or www.fdpl.org.



7 Year Adjustable Rate Mortgage AS LOW AS

1.99%

Your actual rate may be different since many factors are used to provide you with a mortgage loan. Interest rate listed assumes specific qualifications are met regarding credit history, loan to value, & debt to income ratios. Please contact a Loan Specialist. Rates and fees are subject to change at any time without notice.

Savings and Benefits of Buying Used Wheels

Ever wonder why the used-car industry is such a big hit? The price tag attached to a used vehicle is usually several thousand dollars less than for new cars. If you buy a new car, it typically depreciates about 20% in value the minute you drive it off the lot.

Start looking for the right used car by doing some research. Check out websites such as Carfax.com, Edmunds.com, and kbb.com. These sites help you find exactly what you are looking for, including safety rating, vehicle condition, and a vehicle history report.

When you're selecting a used vehicle, keep in mind that insurance companies base insurance premiums on your age, year of the car, make, and how likely you are to get in an accident. In general, the cost of insurance on a used car is lower because the comprehensive and collision costs are usually lower.

Many dealerships offer certification programs that can protect you if any mechanical problems arise after you purchase your vehicle. Be sure to read the fine print of the certification to see what it covers.

Buying a certified used car can add on a significant chunk of money to the price tag but can be money well spent. On the other hand, if you plan to buy a noncertified used car, make sure to have a qualified mechanic inspect it first.

To find the best deal on financing your used vehicle, make FDLCU your first stop. Call or stop in today to learn more about our low auto-loan rates.

SIGN UP FOR BUZZ POINTS! USE YOUR DEBIT CARD, EARN POINTS, GET FREE STUFF!

SUMMER FUN... THEME PARK TICKETS!



General Admission Gate Price

\$41.62

Our Price

\$28.00

Kids 48" & under

FREE



**NEW
ROLLER COASTER
THIS YEAR!**

General Admission Gate Price

\$71.99

Our Price

\$46.00

One day

Kids 2 & under

FREE

Tickets sold to CU members only!