



# SIRENNEWS



*“As the lives of our members return to normal, know that we’re here to help make your ‘to-do list’ happen.”*

## MESSAGE FROM PRESIDENT & CEO KATHY DUVALL

Spring has arrived at SF Fire Credit Union, bringing us a collective sense of optimism as availability of the Covid-19 vaccine increases and a return to normalcy appears on the horizon.

### New Services & Upcoming Events

All of us at the Credit Union are excited for what the year has in store for members, with some new services having been recently launched – and some exciting new programs coming this Spring. Our new partnership with Enterprise offers members the ability to buy quality used vehicles at no-haggle prices and with a 1% discount on our auto loan rates. Those of you who have our Platinum Visa® credit card are already aware that our previous rewards program has been retired, with a new program coming on board in early-to-mid May. The new program will have expanded and modern point redemption options, with all cardholders receiving triple points on their purchases until the program’s launch. We’re also preparing to resume member events, with document destruction events planned at the Stonestown Branch in early June.

### Here to Meet Your Needs

As the lives of our members return to normal, know that we’re here to help make your ‘to-do list’ happen. Whether it’s purchasing a new home, or remodeling your current home, our home loan consultants can help. If you’re ready to hit the road, we can get you on your way with a discounted auto loan rate - or 5% off a rental - with Enterprise. And don’t forget to take your debit and credit cards for ATM Anywhere access to your checking account, plus triple points on credit card purchases until early May.

Kathy Duvall

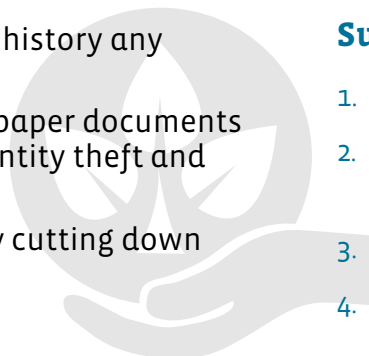
President and CEO

## E-Statements make life easy. Sign up for free today.

- Get easy access to your account history any time you want.
- Stop worrying about shredding paper documents and protect yourself against identity theft and fraud.
- Reduce your carbon footprint by cutting down on waste.
- Get started today.

### Subscribing To E-Statements:

1. Log in to your Online Banking.
2. Click Settings and click on the Contact tab to verify your preferred email address.
3. Click on the eDocuments widget.
4. Click on Subscribe.



SF FIRE PLATINUM VISA®

# The Low-Fee Card That Pays You Back.

# 3X Points





Earn triple  
points on  
all SF Fire  
Platinum Visa®  
purchases

March 19 – Early May



Kundan, Bay Area artist.  
Putting her first since 2016.

## New and Better Reward Options

-  Cash Back and Gift Cards will continue with improved Travel options
-  Pay with points for gas at the pump
-  Pay with points for in-store transactions
-  Improved access in Online Banking, and new Mobile Banking access

## Key Dates & Information

- Old program retired on **March 18th**
- New program launches in **Early May** (Date to be announced)
- No access** to view or redeem points from **March 19th to Early May**

Rates As Low As

# 7.25%<sup>\*</sup> APR

**It's the Visa® that  
works for you.**

- Low APR
- No Annual Fee
- No Cash Advance Fee
- No Balance Transfer Fee
- 1% Cash Back on All Purchases

Call us, chat online, or talk to one of us at the branch. Log in to Online or Mobile Banking for more information. 1.888.499.FIRE (3473), Monday – Saturday, 7:00 AM – 8:00 PM Pacific Time.

\*Annual Percentage Rate based on credit worthiness. Variable rates adjust quarterly and range from 7.25% – 18.00%. All variable rates, terms, and conditions subject to change without notice. For complete program details, visit our website at: [www.sffirecu.org](http://www.sffirecu.org).

# Save on Car Loans and Rentals with Enterprise



We've partnered with Enterprise to provide our members some exciting discounts.

Save

**1.00%**<sup>1</sup>

On Car Loans

Get

**5.00%**<sup>2</sup>

Off Rentals

Apply online, over the phone,  
or talk to one of us today.

 **car sales**

<sup>1</sup> APR=Annual Percentage Rate. 1.00% off current SF Fire CU Rate rate with a max loan term of 60 months. Current rate will vary based on credit worthiness & terms. Financing for qualified SF Fire Credit Union members. Offer valid only on Enterprise Car Sales vehicles purchased 03/08/2021-12/31/2021. The "e" logo & Enterprise are trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners. © 2021 Enterprise Car Sales. Payment Example: Assuming a \$15,000 auto loan for 60 months at 1.54% APR, the monthly payment will be \$259.93. Other rates and terms are available. No cash advances. Offer cannot be combined. Not valid on previous purchases. Used vehicles were previously part of the Enterprise rental fleet &/or an affiliated company's lease fleet or purchased by Enterprise from sources including auto auctions, customer trade-ins or from other sources, with a possible previous use including rental, lease, transportation network company or other use. Photo for illustration only. <sup>2</sup> Rental Discount applies to base rate only. Discount applies at participating locations. Discount varies by rental date, location and vehicle type. Taxes, other government authorized or imposed surcharges (including GST), license and concession recoupment fees, airport and airport facility fees, fuel, additional driver fee, one-way rental charge and optional items (such as CDW/LDW up to US \$30 per day) are extra. In the US check your insurance and/or credit card for rental vehicle coverage. Renter must meet standard age, driver and credit requirements. 24-hour advance reservation required. May not be combined with other discounts. Availability is limited. Subject to change without notice. Blackout dates may apply. Void where prohibited.



Hannah & Martin, SFUSD supporters.  
Putting them first since 2017.

## Home Loans That Feel Like Home

Whether you are buying or refinancing a  
home, we are here to help.

- Competitive **\$995** Flat Fee\*
- Rates as Low as **2.875%** 15 Year Fixed\*
- Close Quickly On Your Dream Home

Apply online, over the phone, or talk to one of us today.

\*Annual Percentage Rate reflects FICO score of 740 or higher (also known as credit worthiness - your score may vary and affect the corresponding APR) and is based on a loan for an owner-occupied (primary residence), single-family dwelling in California with a loan-to-value ratio of 80% or less, no cash-out. Other restrictions may apply. These rates are for informational purposes only and are subject to change without notice. No rate is guaranteed without a valid rate lock. Please call or email our Real Estate department for other quotes or information. Conforming and High Balance loan limits for certain counties in California have been revised for 2021. Certain restrictions apply. A point is equal to 1% of the balance of the loan amount. Annual Percentage Rate is based on an 80% loan-to-value ratio for California Properties.

# FIREFIGHTERS CORNER

## HEROES OF THE PANDEMIC

### Taking Care of Our Community

#### Community Vaccination Sites in San Francisco

The sooner we all get vaccinated, the sooner we can get back to the activities we've been missing this past year.

Community vaccination sites are up and running in San Francisco. **Thank you to our SFFD Paramedics** (as well as all frontline healthcare workers) for administering the shots that will help us end this pandemic. You continue to keep our communities healthy and safe. Together, we'll get through this.

To learn more, visit:

<https://sf.gov/covid-19-vaccine-san-francisco>



## CONGRATULATIONS

### 2021 Arthur F. McIntyre Scholarship Recipients

Thank you to all the students who took the time to apply for the 2021 Arthur F. McIntyre Scholarship. The winners were announced at our 70th Annual Meeting of the Members held virtually via Zoom on February 15th. Due to the number of high quality submissions, scholarships were awarded this year to four high school students and four college students. Our warmest congratulations to each of the winners:

#### High School

Lola Kitchell  
Gabriela Jimenez  
Claire Mannion  
Claire Cassidy

#### College

Madeline Young  
Ryan Sullivan  
Owen Walsh  
Katherine Yuen



## DID YOU KNOW?

### EDUCATE AND EMPOWER YOURSELF

#### Test Your Financial Knowledge

Do you really need a 20% down payment to buy a house? What exactly is a dividend reinvestment plan? Should you lease or buy your next car?

Get answers to these questions and more in our **Learning Center**. Visit [sffirecu.org](http://sffirecu.org) to start testing your knowledge and building your financial future.

#### California Street Branch

3201 California Street, SF, CA 94118

#### Mint Plaza Branch

12 Mint Plaza, SF, CA 94103

#### Stonestown Branch

565 Buckingham Way, SF, CA 94132

#### Branch Hours

Monday – Friday 8:30 a.m. – 6:00 p.m.  
Saturday 8:30 a.m. – 3:00 p.m.

#### Contact Center & Web Chat Hours

Monday – Saturday 7:00 a.m. – 8:00 p.m.

Hours and closures are subject to change, so members are encouraged to check our website frequently for the most current information.

#### Credit Union Branch Holidays

Monday, May 31 - Memorial Day

The Contact Center will be closed on Memorial Day.



We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.



**AMERICAN SHARE INSURANCE**  
Your savings insured to \$250,000 per account.  
By members' choice, this institution is not federally insured, or insured by any state government.

NMLS #262686

(415) 674-4800 | 1 (888) 499-FIRE (3473)  
[www.sffirecu.org](http://www.sffirecu.org)