

2025 Arthur F. McIntyre Scholarship Winners

One of the many ways SF Fire gives back to our local communities is by investing in future generations. For more than 15 years, SF Fire has proudly given scholarships to members to support their educational pursuits. We are honored to continue this tradition by announcing this year's recipients, and each winner will receive a \$2,500 scholarship. Dozens of applications were received this year, and their stories were inspiring. Following are excerpts from this year's winning essays:

High School

Cecile Robles-Blum, Drew High School

"As a rising high school senior, I hope to explore physics in college with my values at the forefront. I aspire to make discoveries that not only advance knowledge but also lift up marginalized communities. My approach to education is deeply interdisciplinary, much like the community-oriented philosophy of credit unions. A holistic approach to learning will allow me to contribute to a more equitable world, much like the community-based work of credit unions."



Elisha Elizabeth Hom, El Camino High School



families from various backgrounds strengthens my ability to work with diverse groups toward a shared goal. I hope to create a space of support and inclusivity, much like credit unions do for their members."

Lauren Deer, St. Ignatius College Preparatory

"Imagine you're choosing between two grocery stores: one that raises prices to increase profits for its owners and one that offers fair prices because it's owned by the customers. Which would you choose? You'd likely pick the latter, the one that puts your needs first. That's the difference between banks and credit unions... "people helping people," focusing on member needs rather than profit margins, promoting financial inclusivity and community empowerment."



College

Dahlia Luna Gonzalez, City College of San Francisco



by similar principles of equity and advocacy. Credit unions serve as powerful examples of how collective action and shared values can drive meaningful progress."

"As we look to the future, the credit union mission will continue to play a critical role in promoting financial literacy, economic resilience, and community empowerment. My aspirations are guided

Matthew Linzer, California College of the Arts

"The philosophy of people helping people has always been at the heart of credit unions, a principle that resonates deeply with me. Institutions like SF Fire Credit Union stand out as powerful alternatives to traditional banks, prioritizing people and relationships over profit. That ethos of fairness, trust, and inclusivity aligns perfectly with my values, my education, and the work I aspire to do."



Esabella Hom, University of California Berkeley

"When I was young, during the holidays my dad would take my sister and me to the San Francisco Toy Program to accompany him while volunteering. As I grew older and became more responsible in high school, I got more involved with volunteering for the Toy Program myself, working with kids and their families. It was thanks to my dad's connection and community with the firefighters that connected me early on to the diverse group of people in the San Francisco community."



Alice Taylor, University of California Santa Cruz

"The credit union philosophy resonates with me because I've seen firsthand how investing in others can make a difference. My neighborhood has always been about helping one another, from blocking traffic for graduation ceremonies to delivering groceries to immunocompromised neighbors during the pandemic. These experiences taught me how important it is to build relationships and prioritize the well-being of those around me, which is exactly what credit unions do for their members."



Sophia Turic, Healdsburg High School

"On a national level, the idea of helping one another is crucial. With our country continuing to face challenges like poverty and hunger, it's critical

that we extend a helping hand to those less fortunate and ensure no one is alone in their struggle.

I hope the credit union philosophy continues to inspire collective action, ensuring that the spirit of helping others leads to a more unified and supportive world."

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MESSAGE FROM PRESIDENT & CEO

KATHY DUVALL

Greetings!

I hope with the change of seasons, that everyone has been enjoying warmer temperatures, longer evenings and a spirit of hope and optimism that Spring is in the air.

I'm delighted to report that the recent **"We Can All be Heroes"** mural unveiling was a huge success! Sponsored by SF Fire Credit Union, the Black Firefighter Association, the SFBFA Youth Academy, and the City EMT Association, this new installation of public art celebrates the strength and potential of our communities. Painted by Rigel "CRAYONE" Juratovac, a San Francisco firefighter and award-winning artist, this powerful artwork is designed to inspire young people of color to pursue careers as firefighters, paramedics and EMTs. We encourage our members, friends and community at large to visit the mural at the corner of Jones and Ellis Street in San Francisco.

Recently, we hosted a **Neighborhood Emergency Response Team (NERT) webinar** led by NERT Program Coordinator, Brandon Tom to help prepare and train local community members on important topics like earthquake and disaster safety. SFFD NERT offers free training for individuals, neighborhood groups and community-based-organizations, where people

will learn the basics of personal preparedness and prevention. By training residents, our community can come together when a crisis occurs and support each other while allowing emergency workers to focus on more complex needs. More than 125 people attended the webinar, and all registrants were entered to win one of six Disaster Preparedness "Go Bags" donated by the NERT program.

We are happy to announce an upcoming **Shred Day on Monday, May 12, from 9 am – 1 pm** in the parking lot of our Stonestown branch at 565 Buckingham Way, San Francisco. This member-only event is a great opportunity to safely destroy sensitive documents, which will be shredded on-site. Given the popularity of our most recent shred day, we will cap the amount to four banker boxes per household. For more information and to RSVP, please check out our website.

We hope you'll consider joining us for **Firefighter Appreciation Night at Oracle Park on Tuesday, May 20 from 3 – 7 pm**. Once again, we will honor our first responders with the Second Annual SF Fire x Giants Tailgate Party at China Basin Park (across from McCovey Cove). It's the ultimate celebration with massive fun, firefighters, great food, and fantastic giveaways before

heading over to Oracle Park for the big game against the Kansas City Royals!

Lastly, I wanted to share a few thoughts about the political environment and potential policies that may impact how credit unions like SF Fire do business. The media has covered the many ways the new administration is looking to save money, including potentially challenging credit unions' federal tax status as not-for-profit financial cooperatives. If successful, more than 140 million members nationwide will be affected, and communities will feel the financial strain. Please stay tuned for ways you can advocate for SF Fire and other credit unions; more information will be shared in the coming months.

Check out <https://www.ccul.org/cftc/> for more information and click on "Don't Tax My Credit Union" to send a message to legislators encouraging them not to impose new taxes.

Best wishes for a joyful Spring!

Kathy Duvall



President & CEO

Document Shred Days

We're happy to announce **two** upcoming sensitive document destruction days at our **Stonestown Branch** (parking lot).

Monday, May 12th

Friday, September 26th

9am to 1pm | Stonestown Parking Lot
565 Buckingham Way, San Francisco

RSVP at: sffirecu.org/shred



Based on member feedback, there will be a limit of **4 banker boxes per household** (15"x12"x10"; 1,800 cubic inches; 30 lbs; 2000-5000 sheets depending on paper weight) or a total of 120 lbs of paper.

Our industrial shred trucks can handle your tax and other paper documents. Documents will be shredded on-site. Be sure to remove any large binder clips, but there's no need to worry about removing small paper clips and staples. Unfortunately, we cannot accept photos, VHS tapes, DVDs, binders, books or cardboard boxes.

Out & About

New Recruits 135th Suppression Class | January 29



San Francisco Chinese New Year Parade | February 15



NERT Webinar Go Bag Winner | February 18



“We Can All Be Heroes” Mural Unveiling | February 28



Govt. Affairs Conference | March 2-6



Kickoff of the 130th Anniversary of SF Municipal Ambulance Service | March 11



SF Fire x Giants — SECOND Annual Tailgate Party!



Join us again for a free, fun-filled tailgate celebration for Firefighter Appreciation Night

Tuesday, May 20th

3:00 pm – 7:00 pm

China Basin Park

(Across McCovey Cove from Oracle Park)

Come for the SFFD Fireboat show, DJ Dre from the Bay, games, prizes, food, and more. Stay for the game, and take advantage of discounted tickets for members – more info coming soon.

FRAUD AWARENESS

Digital Banking Safety



Scammers are always coming up with new ways to trick people, but no matter the scam, there are common trends.

Know the signs of a scam

A scammer might call, email, or text you, impersonating someone from a government agency or financial institution, or another person or company you would be inclined to trust.

Here's what you need to look out for:

- Requests to send yourself money
- Demands for you to act immediately
- Telling you there is fraud on your account and the only way to stop it is to send yourself money.
- Spelling and grammatical mistakes
- Unsolicited texts or emails, especially those containing links or attachments

When in doubt, it's better to be safe. Do not respond, click links, or make a payment.

California Street Branch

3201 California Street, SF, CA 94118

Stonestown Branch

565 Buckingham Way, SF, CA 94132

Noe Valley Branch

3908 24th Street, SF, CA 94114

Branch Hours

Monday – Friday 9:30am-5:30pm
Saturday 10:00am-2:00pm

Contact Center & Web Chat Hours

Monday – Friday 7:00am-7:00pm
Saturday 9:00am-5:00pm

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 26th - Memorial Day
Thursday, June 19th - Juneteenth

The Contact Center and Web Chat will be unavailable.



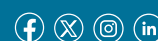
NMLS #262686

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.



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