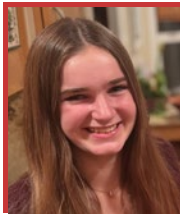


2026 Arthur F. McIntyre Scholarship Winners

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 awarded scholarships to members to support their educational pursuits. We are honored to continue this tradition by announcing this year's recipients - 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

Amaya Grace Farmer, Archbishop Riordan High School, San Francisco



Being from a generation that is highly dependent on technology, I understand the need for virtual aspects of banking. However, although AI or virtual banking can help with efficiency, it cannot replace the up-close-and-personal

experience that "people helping people" offers in the credit union.

Reggie Fong, Lowell High School, San Francisco



SF Fire was founded by firefighters to serve other firefighters, and that focus was clear from the start. The role of SF Fire has made a positive difference in my family's life. It allowed my dad to focus on protecting others while knowing his own family was supported.

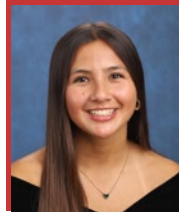
Iria Keopaseut, Thomas A. Edison High School, San Francisco



Gen Z is changing the way money looks. We don't really carry cash around anymore, we Venmo everything, tap our phones to pay, and expect apps and instant answers. This makes sense for credit unions to keep up by

improving their digital experience without losing their personal experience.

Sitara Keopaseut, Thomas A. Edison High School, San Francisco

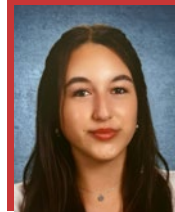


For digital natives like me, technology is not something we "learn" about as we get a little older. It is something we grow up with. Yet despite how advanced our world is today, I have learned that the greatest achievements are not technological, but

personal. And that is why I think that credit unions hold a place in the future because they can be the bridge between technology and the personal nature of the world we live in.

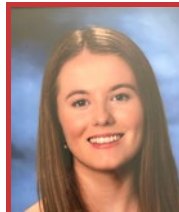
Ruby Maren Yasar, Piedmont High School, Piedmont

Being a single mom with a busy job as a firefighter, my mom made sure I learned to handle money from a young age. Our family chose SF Fire Credit Union, and it became something that my mom used to teach me financial skills in a way that fits our lives.



College

Caroline McFadden, Georgetown University



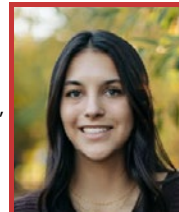
SF Fire's member-first philosophy and emphasis on trust and personal service align closely with what Gen Z needs. Unlike large banks that often feel transactional or impersonal, SF Fire creates an environment where

questions are welcomed, and conversations are encouraged. For Gen Z, that human connection is not outdated - it is essential.

Casey Sullivan, Oregon State University

My family has a deep connection to the SFFD as my grandfather, father, and now brother have all served as San Francisco firefighters, spending countless hours working hard to protect the city that they care about.

This support is extended to all members of the fire community and has truly provided stability and trust for so many people.



Kailer Tom, Bates College

Technology should function as a bridge for the credit union and its members. Maintaining a sufficient balance

between technology and human interaction can increase accessibility for younger generations accustomed to digital interfaces while preserving the warmth and trust older members value. Credit unions do not succeed because they are faster than banks, they succeed because they are more human.

Ella Yasar, University of California - Irvine

Growing up in the Bay Area, I learned early on that community is built through service, trust, and people showing up for one another. That belief comes directly from my mom, who works as a firefighter for the SFFD. Watching her dedicate her life to protecting others shaped my understanding of responsibility and commitment to my community.



Jeremy Tam, Loyola Marymount University



While large national banks often treat young applicants as a series of risk metrics and credit scores, SF Fire operates on a philosophy of "people helping people" that can fundamentally

alter a student's trajectory. By offering student loans with no origination fees and flexible payment options, they prioritize human potential over a FICO score.

In this Issue:

- 2026 Arthur F. McIntyre Scholarship winners
- Interview with SF Fire member & Board Secretary, Kim Weiss
- Members-only Shred Days
- Out & About
- Auto Loan
- Digital update
- A fresh look for SF Fire

Interview with SF Fire member & Board Secretary Kim Weiss

When Kim Weiss joined the Board of SF Fire in 2019, she was excited about the opportunity to have an impact. A 20+ year member of the credit union with family ties to the firefighter community, she was drawn to the members-first attitude that resonates strongly among everyone associated with SF Fire. Kim draws on her decades-long career as a leader supporting entrepreneurs and growth companies, with a focus on helping leaders to strengthen their effectiveness and impact. She brings this expertise to the Board of Directors where she currently serves on the Audit, Risk, Technology and Governance Committees. We recently sat down with Kim; the following are excerpts from this conversation.

Siren: Thanks for taking the time to talk with us! Can you give us a little background about your point of view on what Board service is all about?

Kim Weiss: It's great to be here and I'm happy to share some perspective. My fellow Board members and I take our responsibilities with SF Fire seriously, and I'm deeply inspired by its intention to be a member-driven institution. We are all members, we believe in its rich history and firefighter origins, and we are deeply dedicated to listening to members. Our commitment to one another is to engage thoughtfully, exercise sound judgment, and uphold our shared fiduciary responsibilities—all with the membership's interests in mind. We volunteer our time as Board members in stewardship to SF Fire.

Siren: The Board has a diverse mix of members with broad leadership

expertise. Are there commonalities you share that contribute to how effectively you work together?

Kim Weiss: I would summarize our collective strengths in a few key words: integrity, commitment to the mission of SF Fire, strategic thinking, financial acumen, and the ability to listen well. We regularly review member feedback as well as engagement metrics and satisfaction surveys. It's so important that our members feel good about the experience they have with SF Fire.

Siren: What inspired you to join the Board?

Kim Weiss: I've always had a strong desire to give back and support my local community. I love the credit union model where members matter more than stock performance. And firefighters hold a deeply special place for me — they are brave public servants, and it's imperative to keep them safe. I truly believe in what the credit union stands for.

Siren: What are recent priorities the Board has addressed?

Kim Weiss: Digital transformation and cybersecurity oversight are top of mind for every financial institution and the same is true for SF Fire. We continuously review our strategies, and we work hard to ensure our practices meet or exceed those of much larger organizations. We also spend time reviewing trends across the industry, like consolidation. And of course, leadership succession is top of mind right now as we embark upon a search for SF Fire's next CEO.



Siren: What advice would you have for someone interested in joining the Board of SF Fire?

Kim Weiss: Qualified candidates are encouraged to send a resume and cover letter to: SF Fire Credit Union, Attn: Board Recruitment, 3201 California Street, San Francisco, CA 94118

Siren: It sounds like it's been a very gratifying experience serving on the Board. And to wrap up our conversation, outside of work, what do you do for fun?

Kim Weiss: I'm a proud third-generation San Franciscan, I love this community — I'm totally biased but it's the best place in the world! I have two grown children whom I adore, and I love being active outside whether it's hiking or skiing, running or biking, you name it. And my all-time favorite activity when I'm showing friends our beautiful city is to walk across the Golden Gate Bridge. There's no better way to experience San Francisco.

Members-only Shred Days

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

Monday, May 11th

Friday, September 25th

10am 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; 2,000–5,000 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.

Community events

Out & About

SFFD Suppression Class 137 | February 4



SFFD Promotional Pinning Ceremony | February 24



(Photo Credit: Neal Narayan, SFFD)

Local 798 Toy Program "Thank You" event | February 28



San Francisco Chinese New Year parade | March 7



Community Youth Center gala | March 12



Auto Loan

Drive into the new year with a great competitive rate

For a limited time, enjoy one of the best auto loan rates for qualified borrowers on new and used vehicles.

Apply now at:

sffirecu.org/car-loans



Digital update

Meet Phoenix: Your secure phone banking assistant



We're excited to announce that we have upgraded **Phoenix**—your phone assistant that lets you take care of everyday banking quickly, safely, and on your own time.

What you can do with Phoenix:

- Transfer money between your accounts in seconds
- Check balances right away
- Review recent transactions anytime

Why it works so well:

- Available 24/7—no waiting on hold
- Fast, self-service help in just a few steps
- Secure access with a one-time passcode, so we know it's really you

Think of Phoenix as your verified helper on the line—ready when you are, and built to keep your information protected every step of the way.

A fresh look for 75 years strong

As we celebrate 75 years of serving our members and community, you may have already noticed something new—starting right here in this newsletter.

We're introducing a refreshed look and feel that reflects a more modern, forward-thinking approach, while staying true to the credit union you know and trust. It's designed to connect with the next generation of members while honoring the legacy we've built together.

You'll also see this new look on our website—making your experience simpler, faster, and easier to navigate.



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 25th – Memorial Day
Friday, June 19th – Juneteenth

The Contact Center and Web Chat will also 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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