



SIRENNEWS



"We're grateful for our membership's continued support of their mission, and the \$25,000 donated this holiday season."

MESSAGE FROM PRESIDENT & CEO KATHY DUVAL

In what seems like the blink of an eye, the members and staff of our credit union have seen the passing of another year. I hope that you all enjoyed the holiday season, whether spent with family and friends or supporting charities which do so much for our community. We're amazed and humbled by the tireless efforts of the San Francisco Firefighters Toy Program, bringing joy to children every year. We're grateful for our membership's continued support of their mission, and the \$25,000 donated this holiday season.

When looking back on 2019, I see progress and improvements in the level of service we provide and ease of doing business with us. We continued to refine our Online and Mobile Banking systems, with enhancements such as the re-introduction of free FICO® Scores. We had a commitment to increase staffing levels and focus on employee training, with over fifty new employees being hired in 2019. We focused on the service levels provided by our Contact Center, with our average speed-to-answer decreasing from over two minutes to less than thirty seconds. And just recently, we successfully launched a new public website designed to make navigating and understanding the benefits of your membership easier.

While I'm proud of our accomplishments this past year, there's much work to do in 2020. We will continue to focus on improving service levels, and making it easier to do business with us. We're entering the final phase of improvements and modernization to our internal systems, by which I mean those utilized by our employees (as opposed to member-facing systems such as Online and Mobile Banking). This modernization of internal systems will enable and empower our employees to provide members better service, both in speed and accuracy, in the coming year and beyond.

I'm excited for the coming year, and what it has in store for our members and staff alike.

Kathy Duvall

President and CEO

Our New Look: What's New?

The Logo

We've updated and simplified our logo to make it easier to read and more flexible for use in digital formats. The lettering reflects that of the San Francisco Fire Department.

The Seal

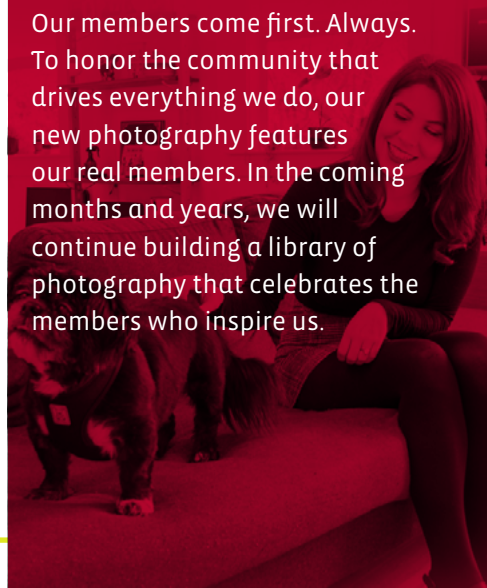
We have preserved and made more prominent our seal, inspired by fire helmets and fire engine pump impellers, which was created by Larry Murray, a former San Francisco firefighter and member of SF Fire Credit Union's leadership team.

Fresh Colors

We have brightened our colors to modernize our look and feel, increase contrast, and improve readability by increasing the amount of white space on our website and materials. Our primary color is now a vibrant red, supported by brighter blues and greens than in the past. We have also added a bright yellow or chartreuse as an accent color inspired by the uniforms, hoses, and reflectors of the firefighting community that founded our credit union.

Member Photography

Our members come first. Always. To honor the community that drives everything we do, our new photography features our real members. In the coming months and years, we will continue building a library of photography that celebrates the members who inspire us.





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SF FIREFIGHTERS TOY PROGRAM

How You Helped

The SF Firefighters Toy Program distributes toys seasonally to over 40,000 kids in need and responds on a year-round basis to children and families in crisis.

SF Fire Credit Union wishes to thank our members for joining us this holiday season in supporting the heartwarming mission of the Toy Program. Whether you dropped off a toy in one of the Toy Donation Barrels or contributed to the \$5,000 that members donated online or in our branches, you helped make a difference for children. Once again, thank you.

Santa Days

A highlight of the season was the visit of Santa Claus (retired SFFD Firefighter Bob Cuff), who posed for photos with members, staff, and firefighters.

Thank you to Truck 15 and Engine 19 crew for joining the fun.



SIGHTINGS AT THE BRANCHES



Truck 15



Engine 19

DEADLINE: FEBRUARY 3RD, 2020

Arthur F. McIntyre Scholarship Program

Every year, members in high school or attending college can apply for the Arthur F. McIntyre Scholarship. The scholarship awards \$2,500 to two high school-level and two college-level students. We are proud to honor his legacy by investing in our members' future.

- + Student must be a member of SF Fire Credit Union in good standing.
- + Current grade point average of 2.5 or higher.
- + Enrolled as a full-time student in an accredited university, college, community college, or high school.



To apply, visit: www.sffirecu.org/community/arthur-f-mcintyre-scholarship-program



FIREFIGHTERS CORNER



SF FIREFIGHTERS TOY PROGRAM EVENTS

City Hall Toy Distribution

SF Fire Credit Union was pleased to be one of the sponsors for the 2019 SF City Hall Toy Distribution Event on December 4th.

CONGRATULATIONS

SFFD's 15th EMS Graduating Class

The 15th Emergency Medical Services Class graduated on October 4th, 2019. The Division of Emergency Medical Services strives to provide the highest quality pre-hospital care to the citizens and visitors of San Francisco. We're inspired by your dedication to our community and it's an honor to celebrate your success.



69th

Annual Meeting of the Members

WHEN

Monday, February 17th, 2020
(Presidents' Day) at 9:30 am

WHERE

Spanish Cultural Center
(Patio Español)
2850 Alemany Blvd
San Francisco, CA 94112

This event is for Credit Union members only.

Please **RSVP** by **February 10th, 2020**
via postcard, online at sffirecu.org
or by calling 1.888.499.FIRE (3473)
during our regular business hours.

Ample Free Parking | Complimentary Breakfast

Credit Union Branch Holidays

Wednesday, January 1 - New Year's Day

Monday, January 20 - MLK Jr. Day

Monday, February 17 - Presidents' Day

The Contact Center will be closed on
New Year's Day.

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

Pacifica Branch (Cashless)

1220 Linda Mar Blvd., Pacifica, CA 94044

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.



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