



# SIRENNEWS



*“As challenging as the year has been, I am both grateful for and proud of the perseverance demonstrated by the members and staff of SF Fire Credit Union.”*

## MESSAGE FROM PRESIDENT & CEO KATHY DUVALL

As I pen this message to our members, it's just a few days until Christmas with 2020 ending a few days thereafter. And what a year it has been for the credit union, our members, and the community which we love and are proud to be a part of.

### Perseverance through a Challenging Year

As challenging as the year has been, I am both grateful for and proud of the perseverance demonstrated by the members and staff of SF Fire Credit Union. Grateful for the patience and understanding of our members, as we rapidly pivoted to a remote work force while at the same time implementing multiple pandemic relief programs as quickly as possible. Proud of our employees, who deployed a long-planned internal system upgrade – in the midst of a pandemic – which is crucial for continued modernization and improvement of the level of service we provide.

### Loyalty of Members & Spirit of Generosity

I have also been amazed by the continuing loyalty of our members, and your spirit of generosity despite the financial pressures being faced by all. It is a privilege to be your financial institution of choice, and we are grateful for being given the opportunity to meet your borrowing needs. I also marvel at your generosity, always answering the call for our local San Francisco Firefighters in peril, as well as the SF Firefighters Toy Program that has been providing joy and happiness to local families for decades. Our total donation to the Toy Program is expected to be \$34,000 this season, with \$22,500 from the credit union and \$11,500 in contributions from members like you.

### Optimism for 2021 & Beyond

I have optimism for the coming year, which I believe is shared with the staff of the credit union. We're excited for what lies ahead, and will continue striving to improve the financial well-being of members.

Best Wishes for a Prosperous New Year,

Kathy Duvall

President and CEO

## DEADLINE: FEBRUARY 1ST, 2021

### Arthur F. McIntyre Scholarship Program

We're proud to honor Arthur F. McIntyre's legacy of service by investing in our members' future. Every year, members in high school or college can apply for a \$2,500 scholarship, with two awarded for high school and two for college.

- + 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: [sffirecu.org](http://sffirecu.org)



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# The low-fee card that pays you back.

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## BUY OR REFINANCE A HOME



# Get the home and mortgage you deserve.

## Why an SF Fire Home Loan?

As Low As 5% Down

Low Fees\* and Closing Costs

Discounted Rate Options

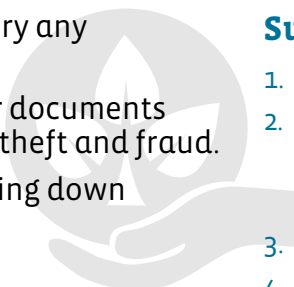
Tony and Lisa, SF Natives.  
Putting them first since 1991

Call us today, or come see us at one of our branches during our regular business hours.

\*Flat Fee Services are available for California properties only. Flat fee does not include title and escrow fees. Appraisal fee will be collected up front during the loan application process. Appraisal deposit is credited towards closing costs at funding. Appraisal deposits may be refunded if the loan 1. doesn't fund or 2. is cancelled (withdrawn) before an appraisal is ordered. Appraisal costs may vary based on property and transaction type.

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### Subscribing To E-Statements:

1. Log in to your Online Banking.
2. Verify your preferred email address on file by visiting the Settings menu & clicking on the Contact tab.
3. Click on the eDocuments widget.
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## SF FIREFIGHTERS TOY PROGRAM

# Giving Back During Difficult Times

Every year, the SF Firefighters Toy Program delivers toys to over 40,000 kids in need. They work hard year-round to help families and children in times of crisis.

We would like to thank our members for helping us support the Toy Program this holiday season. It's been a challenging year for all of us, but as of mid-December, we've been able to donate \$34,000 to help bring smiles to the children in our community. Each dollar made a difference in a child's life this year, so from all of us at SF Fire Credit Union, thank you for your generosity and compassion.



Jill Peeler and Sally Casazza.  
Bringing Joy to others.

Retired SFFD Firefighter Bob Cuff



## Santa Sighting On Zoom

At the end of this challenging year, we thought it was important to find a way to spread some joy and holiday cheer, even if we can't be together in person. With the help of retired SFFD firefighter Bob Cuff, we put together a special Zoom meeting with Santa Claus for the children of the credit union. Santa answered questions about his favorite cookies, his reindeer, and more.

## NEW FEATURE IN ONLINE & MOBILE BANKING

# The New Financial Wellness Widget is Here

With the new Financial Wellness widget you can easily see how and where you're spending your money. The new, easier-to-read transaction descriptions let you track your purchases at a glance.

- See How You're Spending Your Money
- See Where You're Spending
- Simpler Transaction Descriptions



## How To Add The Financial Wellness Widget

Quickly add the new feature by going to Settings in Online or Mobile Banking. You'll see Financial Wellness in this list of available widgets. Just activate and you're good to go in both Online and Mobile Banking.

# FIREFIGHTERS CORNER

## REVIVAL OF A HOLIDAY TRADITION

### Fire Station Decoration Competition

During the 1940s and 50s, fire stations would compete for the best decorated station during the Holiday Season. This year seemed like the right time to help spread some holiday cheer throughout our community, so we helped to bring the competition back.

We sponsored the Los Bomberos SFFD Firefighter Group, as they led the effort to bring the competition back to San Francisco fire stations and our community.

Firefighters at each station used lights, trees, and Santas in creatively decorating their halls. A huge thank you to each station, and to the Los Bomberos, for helping us bring back this once-lost holiday tradition.

#### Congratulations to the 2020 winners:

- 1st place — Station 38 in Pacific Heights
- 2nd place — Station 34 in the Richmond District
- 3rd place — Station 7 in the Mission

#### SF Fire Credit Union sponsored the following:

- 1st place — \$3000 To be donated to charity of choice
- 2nd place — \$2000 To be donated to charity of choice
- 3rd place — \$1000 To be donated to charity of choice



## 70<sup>th</sup> Annual Meeting of the Members

### WHEN

Monday, February 15th, 2021, (Presidents' Day) at 9:30 am

### WHERE

Due to the Covid-19 Pandemic, the 2021 Annual Meeting will be held **virtually, via Zoom**.

### RSVP

To RSVP, and for more details, visit: [sffirecu.org/rsvp](https://sffirecu.org/rsvp)

**This event is for Credit Union members only.**

At the Annual Meeting, there will be a vote to modify our bylaws regarding the size of our Board of Directors. The proposed change is **highlighted below** and is as follows:

The board of directors shall consist of seven (7) members, each of whom shall be a member of this credit union in his or her own right and shall be at least eighteen (18) years of age. **The number of directors may be changed to an odd number not fewer than 5 nor more than 13 by unanimous resolution of the board. No reduction in the number of directors may be made unless corresponding vacancies exist because of deaths, resignations, or other actions provided by these bylaws.** No member of the board of directors shall serve as a loan officer nor receive compensation for his or her services as a director. Any director serving as chief executive officer (president) may be compensated as such.

### 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

Friday, January 1 - New Year's Day  
Monday, January 18 - MLK Jr. Day  
Monday, February 15 - Presidents' Day

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

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[www.sffirecu.org](https://www.sffirecu.org)