



“When I reflect on this last year, I am proud of what the credit union has achieved for our members and our community.”

MESSAGE FROM PRESIDENT & CEO KATHY DUVAL

This time of year is one of connection, reflection, and celebration. Connecting with loved ones over the holidays, reflecting on all that has happened in the year that is ending, and celebrating the possibilities of the year to come.

Stronger Together

We’ve been through a lot together, especially over the last few years. As we continue to navigate the path out of the pandemic, I believe our connection with members, staff, and community is stronger than ever. We continue to find new ways to help our members achieve their financial goals, empower our staff to deliver excellent service, and support our community.

This holiday season, we were able to continue supporting the SF Firefighters Toy Program with \$39,000 total donations. \$25,000 from the Credit Union and \$14,000 from our members.

Reflecting on 2021

When I reflect on this last year, I am proud of what the credit union has achieved for our members and our community. We were able to help homeowners take advantage of historic low loan rates to either purchase their dream home or refinance an existing mortgage to reduce their monthly payments and total financing costs.

We launched a new Credit Card Rewards program that offers more reward options and an easier redemption platform. And with the addition of new card controls on our Debit Card, we are now able provide members additional convenience and security features.

Looking Ahead

2022 will be an exciting new year for the Credit Union. We will continue to focus on improving our products and services to make sure our members have the tools to achieve their financial goals.

Some of these changes include card controls for our Credit Cards, Google and Apple Pay, contactless (“tap-to-pay”) Debit and Credit Cards, and new digital cards to give our members added security when shopping online.

I am proud of all that the Credit Union has achieved in the past year and I have optimism for what lies ahead. We will continue to strive to improve the financial well-being of our members.

Happy Holidays and Best Wishes for a Prosperous New Year,

Kathy Duvall

President and CEO

DEADLINE: FEBRUARY 1ST, 2022

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 four awarded for high school and four for college.

- 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 learn more or apply, visit: sffirecu.org/arthur-f-mcintyre-scholarship-program/



SF FIRE PLATINUM VISA®

The Low-Fee Card That Pays You Back

Rates As Low As

7.25 %
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



Chris, founder of Tree Frog Treks.
Putting him first since 2015

For every dollar you spend on purchases, you earn one rewards point, redeemable for options such as:



Cash Back and Gift Cards will continue with improved Travel options



Pay with points for in-store transactions



Use points for discounts at the pump



Donate points to charities, including San Francisco Firefighters Cancer Prevention Foundation and the San Francisco Firefighters Toy Program

Apply online, over the phone, or come see us at one of our branches during our regular business hours.

*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.

BUY OR REFINANCE A HOME



Get the Home and Mortgage You Deserve

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

Why an SF Fire Home Loan?

As Low As 5% Down

Low Fees* and Closing Costs

Discounted Rate Options

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.

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 \$39,000 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 another 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.

AUTO LOANS

Finance Your Next Vehicle

Getting the auto or motorcycle loan that you need just got easier.

We have:

Competitive Rates

Easy Application Process

Flexible Terms



Apply online, over the phone, or visit us at one of our branches during our regular business hours.

Rates effective are subject to change without notice. All loans subject to credit approval. Rates will depend on an individual's credit, as well as amount financed, loan-to-value (LTV) ratio, and the other vehicle characteristics. Speak to a loan officer for details.

FIREFIGHTERS CORNER

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. Last year, we helped bring the competition back.

We sponsored the Los Bomberos SFFD Firefighter Group again this year, as they led the Fire Station Decoration Competition.

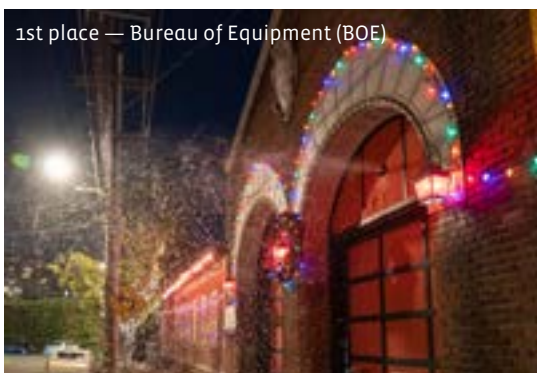
Firefighters at each station used lights, trees, and Santas in creatively decorating their halls. A huge thank you to each station, and to the Los Bomberos, for helping in spreading cheer this holiday season.

Congratulations to the 2021 winners:

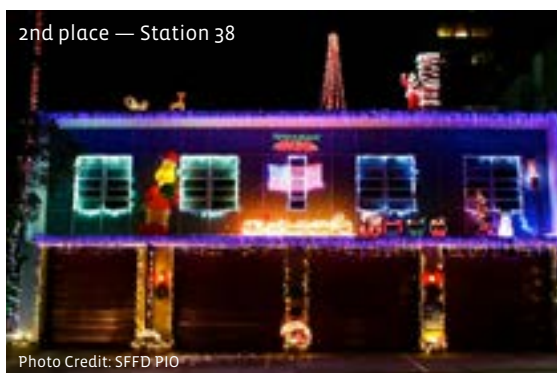
- 1st place — Bureau of Equipment (BOE)
- 2nd place — Station 38
- 3rd place — Station 19

SF Fire Credit Union sponsored the following:

- 1st place — \$3000 Split Toy Program & Cancer Foundation
- 2nd place — \$2000 Toy Program
- 3rd place — \$1000 Split St. Jude & Casa De La Madre



1st place — Bureau of Equipment (BOE)



2nd place — Station 38

Photo Credit: SFFD PIO



3rd place — Station 19

Photo Credit: Joshua Davis

71st Annual Meeting of the Members

WHEN

Monday, February 21st, 2022, (Presidents' Day) at 9:30 am

WHERE

Due to the Covid-19 Pandemic, the 2022 Annual Meeting will be held **virtually, via Zoom**.

RSVP

To RSVP, and for more details, visit:
sffirecu.org/2022annualmeeting

This event is for Credit Union members only.

MEMBER PHOTO SHOOT

Share Your Story

At SF Fire Credit Union, we are our members. Without you, there is no us. We're excited to get to know you a little bit better. Who you are, where you've been, where you're going, and how we've been a part of your journey.

If you would like to participate in a member photo or video shoot, or have questions, our **Brand Loyalty** team will assist you: brandloyalty@sffirecu.org

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

Saturday, January 1 - New Year's Day

Monday, January 17 - MLK Jr. Day

Monday, February 21 - 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.

NMLS #262686

(415) 674-4800 | 1 (888) 499-FIRE (3473)
www.sffirecu.org