

MEMBER STORIES

This Old House

“I started on my home project and I’m going to continue, thankfully with the help of the Credit Union.”



Silvia, home remodeler. Putting her first since 2018.

By Joseph Bodie

Silvia Castellanos is proud and passionate about a lot of things: her career with the city, dancing, traveling.

Evidence of this pride and these passions is displayed all over her beautiful house in the Mission, another thing she’s particularly invested in and the reason she became an SF Fire Credit Union Member.

Silvia’s retired now, and her face lights up when she talks about it. “I love it. No guilt. I am so happy to be retired.”

Silvia is not a long-standing SF Fire Credit Union member, but says she wishes she had come to us sooner.

A few years before she retired, she says she “took stock” and realized she wanted to “give some love back” to her house, “this beautiful old house” that is hers and her kids.

“San Francisco Fire Credit Union was something that other city employees turned me onto.

The people were so great and so encouraging, just from the get-go.”

Silvia had reservations about taking out a Home Equity Line of Credit. She thought most people took one out much earlier in life.

“But that was not a cause to worry,” she says. “This is when I’m doing it. Again, the people were so encouraging.

And it was quick, it was prompt, it was professional. I so appreciated that.”

Read more:
sffirecu.org/silvia



In this Issue:

Member Stories: Silvia Castellanos
Message from President & CEO Kathy Duvall
Arthur F. McIntyre Scholarship Program
Out & About
Fire Station Decoration Winners
Annual Meeting of Members
Term Certificate Promotional Rates

**At SF Fire Credit Union,
we always put you first.**

MESSAGE FROM PRESIDENT & CEO

KATHY DUVALL

The New Year is a special moment. A time to reflect on all that we accomplished together in the past year, and a time to look forward to milestones for the year to come. In that spirit, I'm proud to share a few highlights of 2022, and give you a peek at what's coming in the future.

Strengthening Our Community

Thanks to the support of our members, we contributed over \$122,000 to the SF firefighting community over the past year. We continued our tradition of working with the SF Firefighters Toy Program to make the holiday season a little more magical for more than 40,000 children in the Bay Area.

We donated \$25,000 to make sure no child goes without a toy for the holidays. We also planned four employee volunteering events for the Toy Drive in December which culminated in 132 volunteer hours by 34 employees volunteering side-by-side with the fire community at large.

Spreading the Credit Union Message

In November we achieved a marketing milestone with the launch of our Side Bank campaign, encouraging everyone in the Bay Area to give SF Fire a try. The campaign helps us differentiate ourselves from big banks and FinTechs, and we're thrilled to keep growing in 2023. If you have a friend or family member who wants to experience the credit union difference, now's a great time to introduce them to SF Fire.

New Year, New Location, New Services

Speaking of growing the credit union community, we're excited to open our new branch location in Noe Valley in Spring 2023. The Noe Valley location will be where we introduce our new Member Advocate program that will provide faster, streamlined service for all your banking needs - from basic deposits and withdrawals, card services, mortgages and more.

To improve member service, our Contact Center was brought fully in-house - so from now on, you will be assisted by local SF Fire staff when you reach out to us for non-mortgage related assistance. And for when you're on the go, we recently expanded our card management features through online and mobile banking so that you can automatically activate cards, change your PIN, and add travel notes.

...And Much More to Come

As we head into 2023, I'd like to take this moment to appreciate the friends, family and community that made 2022 special. Thank you for your ongoing membership and support. We look forward to a prosperous and successful 2023 together.

Happy New Year,

Kathy Duvall



President & CEO

DEADLINE: FEBRUARY 1ST, 2023

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. At least two scholarships are awarded at each level.

- 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/scholarship



COMMUNITY EVENTS

Out & About

San Mateo County Firefighters Golf Tournament | Oct 24



SFFD 130th Class Graduation | Nov 18



SF Firefighters Toy Program Youth Mentoring Day | Dec 04



Toy Program Volunteering | Dec 8 - 9



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.

We helped bring the competition back, and sponsored the Los Bomberos SFFD Fire-fighter 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 2022 winners:

- 1st place — Station 39
- 2nd place — Station 12
- 3rd place — Bureau of Equipment (BOE)

SF Fire Credit Union sponsored the following:

- 1st place — \$1,500
- 2nd place — \$1,000
- 3rd place — \$500

1st place — Station 39



2nd place — Station 12



3rd place — Bureau of Equipment (BOE)



72nd Annual Meeting of the Members

WHEN

Monday, February 20th, 2023, (Presidents' Day) at 8:30 am

WHERE

United Irish Cultural Center of San Francisco
2700 45th Ave, San Francisco, CA 94116

RSVP

RSVP by January 20th. To RSVP, and for more details, visit: sffirecu.org/2023meeting



This event is for Credit Union members only.

Relax While the Market Stresses

Get up to

3.5% APY*

on select Term Certificates



Promotional rates apply to Term Certificates funded with money not currently held at SF Fire Credit Union.

*Promotional Rates effective as of 12/02/2022. Offer subject to change without notice. Promotional rates valid for net deposits only with funds that are not currently held at SF Fire Credit Union. If requirements are not met, non-promotional rates will be applied. Accounts opened online do not qualify. APY= Annual Percentage Yield. The APY is the effective annual rate of return and assumes that the funds will remain in the deposit account for a full 365 days. Dividend rate for Term Certificates is fixed for the length of the term. Term Certificates have a required minimum deposit of \$250. Fees or other conditions could reduce the earnings on the account. A penalty may be imposed for withdrawals before maturity.

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

Sunday, January 1 - New Year's Day
Monday, January 2 - New Year's Day Observed
Monday, January 16 - MLK Jr. Day
Monday, February 20 - Presidents' Day

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



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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