

SF Fire Celebrates 75 Years

The year 1951 had many notable occasions: I Love Lucy debuted on television, The New York Yankees won the World Series, super glue was invented, and the Korean War waged on. Closer to home, Silicon Valley was mostly orchards, the Buena Vista Café was perfecting the Irish Coffee, the San Francisco 49ers would soon join the NFL, and SF Fire Credit Union opened its doors for business.

A lot has changed in 75 years, yet SF Fire's commitment to serving the financial needs of its members remains unwavering. Initially the credit union's focus was firefighters helping other firefighters with simple needs like purchasing their turnouts (gear) and basic lending, especially after being turned away by traditional banks. The desire to bank with a not-for-profit organization seemed to resonate throughout the community, and not just with the local firefighters. It turned out that many people liked how a credit union demonstrated its commitment by returning profits to its members, protecting their financial security in the same way firefighters protect a community's physical security.

Former board chair and retired SFFD John Sweeney remarked on the milestone: "I was just a boy when my father opened an account for me in 1951. At that time, there were at least ten financial institutions doing business in San Francisco, but I learned later, only a few of them were available to firefighters," said John Sweeney, SF Fire Emeritus Director and retired SFFD. "SF Fire has always had the attitude of serving the community by being of the community, and the firefighter heritage shines through to this day. We are still here, 75 years later, because of the loyalty of our firefighter members and those members who joined us over the years to build our community, and for those we exist to serve."

Many members have banked continuously over the years, and future generations have followed their footsteps, sharing the same values as our early members and a desire to trust their financial needs with a community-minded partner like SF Fire. Over the years, SF Fire's relationship with the fire department has remained strong, from its ongoing support of the San Francisco Firefighters Local 798 Toy

"...proudly giving back and showing our support throughout the greater community."

Program, to underwriting SFFD recruiting events and contributing resources to support SFFD cancer-prevention efforts. SF Fire remains deeply committed to San Francisco and the surrounding areas, as reflected by popular events like ticket giveaways to local concerts and the annual SF Giants Firefighter Appreciation Tailgate.

CEO Kathy Duvall shared this reflection, "It's a privilege to lead our company as it celebrates the 75th year of serving the financial needs of our local community and supporting each other through life events – like buying a first car, saving for college or putting a down payment on a home – among the many financial



California Street Branch Groundbreaking

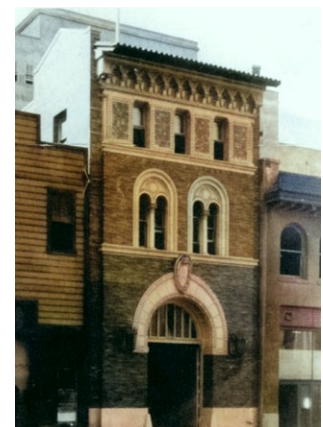
milestones members will face throughout their relationship with us. SF Fire is here to support members and their financial decisions every step of the way."

While it's hard to predict what's ahead in the next 75 years, SF Fire's commitment to its members, firefighters, and the community at large remains steadfast. The company will continue to keep a member-first mindset as it adopts new technologies and capabilities that make doing business personalized, easy, convenient, and secure. And lastly, we'll always acknowledge our deep roots in San Francisco and firefighter heritage, proudly giving back and showing our support throughout the greater community.

Stay tuned as we celebrate this milestone with you throughout the year!



Board of Directors (1960s)



Station 17, 1st SF Fire Credit Union Branch

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SF FIRE
CREDIT UNION



MESSAGE FROM PRESIDENT & CEO

KATHY DUVALL

Happy New Year! All of us at SF Fire hope you had a joyful holiday season and a great start to 2026. As we embark upon the new year, SF Fire is commemorating its 75th anniversary of serving the financial needs of our members and supporting our community. It's a privilege to lead the company during this milestone, and we'll mark the occasion throughout the year.

We closed 2025 as we always do, by supporting the **SF Firefighters Local 798 Toy Program**. Our staff volunteered alongside firefighters and members of our community, and we donated over 1,000 toys to make the holidays a little brighter for families in need throughout the Bay Area. Throughout the year, SF Fire donated more than \$150,000 to local organizations. We are proud to be give back to community.

I'm happy to share that applications are currently being accepted for the annual **Arthur F. McIntyre Scholarship**, where high school and college-level students can apply for a \$2,500 award to support their academic pursuits. It's notable to recognize Arthur F. McIntyre who, seventy-five years ago, became the first manager of SF Fire Credit Union and spent his time here tirelessly working to improve not only

the credit union, but the entire Bay Area community. New this year, we are accepting video, "Tik Tok-style" application submissions. In this age of social media, we look forward to seeing the digitally creative efforts of our young members! Note the **deadline to apply is February 2, 2026**.

I'd like to highlight a new digital banking feature to assist when cards are lost or stolen – **Digital Card Replacement**. By simply reporting your card lost or stolen in the mobile app, a new one will be created instantly and loaded to your SF Fire mobile app, and you can then add it to your digital wallet. No more waiting for the mail to arrive or disrupting plans when you're away from home. This is just one of the many ways SF Fire strives to make your banking experience with us seamless and convenient.

Our **2026 Annual Meeting** will take place virtually on February 24, 2026. We look forward to sharing important updates, reflecting upon the year in review, and discussing what's to come. Please register your attendance.

In closing, I'd like to share a few thoughts on what's ahead for SF Fire and what members can expect as we

embark upon the next 75 years. Our commitment to members remains unwavering and we'll continue to improve upon the member experience – in branches, online, and mobile – to ensure the highest level of personalized service. We'll introduce innovative financial products that make banking with us simple and convenient, to support you in achieving your financial goals, especially as needs change over time. We continue to be dedicated to the community, both firefighter organizations and the broader Bay Area. And finally, we will make investments in our business that strengthen our capabilities to remain best-in-class, with member privacy and security always as our top priorities.

Thank you for your continued business and trusting us to support your financial well-being. Wishing you a happy, healthy and prosperous 2026.

Kathy Duvall



President & CEO

2025 Charitable Contributions

\$152,000

Supporting **SFFD** 

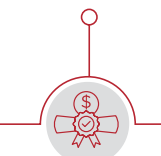
12 Firefighter Training & Recruitment Classes

18 SFFD Community Service Events

7 Charitable Fundraisers

6,000 Watch Calendars

\$20,000



Awarded in Scholarships to Future Leaders

Supported Public Engagement Events



52

7



Invested in the Next Generation Through Internships

Toys Donated to Local Families in Need



1,000+

Member Events



Shred Days

SF Giants Firefighter Appreciation Tailgate

Educational Webinars

COMMUNITY EVENTS

Out & About

Shred Day | Sept 26



SF Firefighters Local 798 Toy Program Golf Tournament | Oct 21



SF Firefighters Local 798 Toy Program Kickoff | Nov 18



43rd Annual SFFD Turkey Trot | Nov 22



5th Anniversary, Street Crisis Response Unit | Dec 1



Suppression Class 136 Graduation Day | Dec 19



Local 798 Toy Program Volunteer Day | Dec 11



A HOLIDAY TRADITION

6th Annual Fire Station Decoration Contest

The fire stations went bigger and brighter this year. We awarded a total of \$5,000 (\$4,000 going to the winners' charity of choice and \$1,000 to SF Fire station accounts).

Congratulations to the 2025 winners:

- 1st place — Station 39
- 2nd place — Station 18
- 3rd place — Station 12
- 4th place — Station 38

SF Fire Credit Union sponsored \$5,000.

- 1st place — \$2,000 + \$300 to station account
- 2nd place — \$1,000 + \$300 to station account
- 3rd place — \$500 + \$200 to station account
- 4th place — \$500 + \$200 to station account



75th Annual Meeting of the Members

WHEN

Tuesday, February 24, 2026 at 8:00am - 8:30am

WHERE

Meeting will be held virtually.

RSVP

If you'd like to attend please make sure to RSVP no later than Feb 13: sffirecu.org/2026meeting

This event is for SF Fire Credit Union members only.

DEADLINE: FEBRUARY 2, 2026

Arthur F. McIntyre Scholarship Program

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

- 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



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

Thursday, January 1 - New Year's Day
Monday, January 19 - MLK Jr. Day
Monday, February 16 - Presidents' Day

The Contact Center will be unavailable on these holidays.



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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