



SIRENNEWS



"Our commitment to you and your financial goals will not change."

MESSAGE FROM PRESIDENT & CEO KATHY DUVALL

Summer's fog (here in the City) brings excitement and relief as we begin a return to normalcy. Members – including the staff of the Credit Union – are beginning to transition back to onsite workplaces. Friends and family are seeing each other in person, and members are gearing up to pursue their financial goals again.

New Services & Upcoming Events

All of us at the Credit Union are excited about the possibilities of post-pandemic life, including new products and services on the horizon. Our members have been earning triple points on their Platinum Visa® Credit Card all spring while we put the finishing touches on the new Rewards Program. This new program comes with some exciting new reward options, like Pay at the Pump and Pay with Points features.

We were happy to bring back Shred Days to help our members get rid of sensitive documents. I'm also pleased to announce that our recent Balance Transfer promotion resonated with members, with many taking the opportunity to transfer balances from high-interest credit cards and get 0% APR for limited time.

Here to Meet Your Needs

A lot of things are changing as we enter this post-pandemic phase and start to return to our normal lives. Our commitment to you and your financial goals will not change. We're hosting a free webinar at the end of July for members interested in buying their first homes. If you're ready to take a pandemic-postponed road trip, we can help with reduced rates on longer term auto loans. And whether you're out and about locally or abroad, don't forget to take us along: your debit card offers ATM Anywhere Rebates, and your credit card has no foreign transaction or currency exchange fees.

Kathy Duvall

President and CEO

2021 First Responders Stair Climb

Help us raise awareness and provide support for First Responders who are suffering from Post Traumatic Stress Injuries (PTSI).

Participation Options

In-Person Live Climb:

- Saturday, September 11, 2021
- 8:30am (time subject to change)
- 555 California St., San Francisco, CA

Virtual Climb:

- Any time Friday, September 3 to Sunday, September 12, 2021
- Any location you choose
- Registration is free



Visit nfrf.org/stairclimb to learn more and register.

Coming Soon: More Power For Your Points

Your everyday purchases have never been more rewarding!

With our new credit card rewards program, your points can be redeemed for cash, gift cards, travel rewards, and more. Existing points will all carry over with no reduction in value. And you'll earn triple points from March 19th until the new program goes live.

New Options Include:



Cash Back and Gift Cards will continue with improved Travel options



Use points for discounts at the pump



Pay with points for in-store transactions



Improved access in Online Banking, and new Mobile Banking access



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



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*Annual Percentage Rate reflects FICO score of 740 or higher (also known as credit worthiness - your score may vary and affect the corresponding APR) and is based on a loan for an owner-occupied (primary residence), single-family dwelling in California with a loan-to-value ratio of 80% or less, no cash-out. Other restrictions may apply. These rates are for informational purposes only and are subject to change without notice. No rate is guaranteed without a valid rate lock. Please call or email our Real Estate department for other quotes or information. Conforming and High Balance loan limits for certain counties in California have been revised for 2021. Certain restrictions apply. A point is equal to 1% of the balance of the loan amount. Annual Percentage Rate is based on an 80% loan-to-value ratio for California Properties. Rate as of 06/24/2021.

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July

Homebuying Webinar

Thursday
6:00 PM - 7:00 PM

RSVP for Our Upcoming Homebuying Webinar

Do you have questions about how to buy your first home? We're here to help. Join us at 6pm on July, 29th to learn everything you need to know about buying a home.

RSVP using the link below:

<https://sffirecu.org/event/free-homebuying-webinar/>

FAIR AND TRANSPARENT

2021 General Disclosure and the Business Membership and Account Handbook Updates

We want to alert members to some changes we've made in 2021.

1. There are now binding arbitration and class action waiver provisions in both documents.
 2. Six-transfers-per-month limitations on transfers from savings accounts has been removed because the CU no longer limits the number of transfers (both documents).
 3. The requirement for members to 'cooperate' in the investigation of Regulation E disputes that involve informing law enforcement and providing affidavits to the Credit Union has been removed.
 4. Throughout the document the word 'cover' has been replaced with the word 'pay', which should be easier for the reader to understand in both documents (both documents).
 5. The language was updated to reflect our current practice of assessing only one Courtesy Pay fee per day regardless of the number of transactions we pay that exceed the member's balance.
 6. The term 'charge' was replaced with 'fee' in some places so that the terms are consistent with what appears in the Fee Schedule.
 7. Updating Check Hold limits from previous amounts to current amounts in effect. This will change from year to year going forward (both documents).
 8. Other minor technical and spelling corrections (both documents).
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1. **Business:** Added clarifying language that Beneficial Ownership requirements may be needed when a new account is opened.
 2. **Business:** In response to a recent audit finding, a new section is being added titled, "APPLICABLE LAW" that clarifies the document should be interpreted according to federal law and California law.
 3. **Business:** Added an indemnification clause that protects the CU when paying out the account upon the death or disability of the owner or dissolution of the business.
 4. **Business:** Added language about reasons that the CU can close an account that are consistent with what appears in the General Disclosure.

FIREFIGHTERS CORNER

THANK YOU FOR YOUR SERVICE

National EMS Week 2021 BBQ



SF Fire Credit Union has been pleased to host a BBQ for Emergency Medical Services Week for the last five years. Thank you to all of our Fire Service-Based EMS providers who are trained and equipped to provide our communities with timely emergency medical care.

FALLEN HEROES

Remembering Lieutenant Vincent Perez & Firefighter/Paramedic Anthony Valerio



Members of the San Francisco Fire Department remembered Lieutenant Vincent Perez and Firefighter/Paramedic Anthony Valerio from Engine Company 26, for their service and sacrifice, on the 10th anniversary of the Berkeley Way fire.

Donation Account For Firefighter Christopher Yock

We are sad to report that long-time SFFD Firefighter Christopher Yock, who spent many years at Station 10 (next door to our California Street branch), has passed away.

A donation account has been established to benefit his surviving son.

For purposes of Transfers:

Internal:

Last Name: **SF Fire**

Recipient's Member#: **175373**

Recipient's Share Account#: **3003**

External:

Name: **San Francisco Fire Credit Union**

Routing#: **321076506**

Account#: **75600494927577**

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

Monday, July 5 – Independence Day (Observed)

Monday, September 6 – Labor Day

The Contact Center will be closed on Independence Day and Labor 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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