

Three-Peat Status: Voted **Best Credit Union**

This year, we're celebrating a milestone **75 years in the making**. Since 1951, SF Fire Credit Union has been proud to serve the people who keep our communities safe, growing, and thriving. And as we celebrate our 75th anniversary, we have another reason to be grateful: for the third year in a row, we've been voted Best Credit Union in the Bay Area by SFGate readers.

Three straight years. One incredible community.

This recognition means so much because it came from you, our members, neighbors, and supporters. You took the time to vote, share your trust, and show that the Bay Area believes in a credit union built around people, not profits. That kind of support is the best anniversary gift we could ask for.

For 75 years, we've stayed focused on what matters most: helping members make confident financial decisions, save more, borrow smarter, and feel

supported through every season of life. From first savings accounts to first homes, new cars, growing families, career changes, retirements, and everything in between, we've been here for the big moments and the everyday ones.

Being named Best Credit Union in the Bay Area for three years running tells us we're on the right track, but we're not taking a victory lap and calling it a day. We know trust has to be earned over and over again. That's why we'll keep showing up with better rates, fewer fees, local service, and people who genuinely care.

Because "best" isn't just a title. It's a promise.

It's the promise that when members need guidance, we'll make things clearer. When finances feel complicated, we'll help simplify the next step. When life gets expensive, we'll look for ways to help your money go further.

As we look ahead to the next 75 years, we're carrying forward the same spirit that started it all: people helping people. We're proud of where we've been, excited for where we're going, and deeply thankful to have you with us on the journey.

Thank you for voting us Best Credit Union in the Bay Area, not once, not twice, but three years in a row. Here's to 75 years of service and a future we're building together.



How well do you know your **credit union**?

1. When was SF Fire Credit Union established?
2. When did the California Street Branch open?
3. True or False: SF Fire Credit Union is a not-for-profit cooperative financial institution.
4. Who was the first manager of SF Fire Credit Union?



5. How many \$2,500 Arthur F. McIntyre scholarships did we award in 2026?
6. When did the Noe Valley Branch open?
7. True or False: Firefighters started the credit union in a fire station.

Answer key: page 4

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Answer key for "How well do you know your credit union?"



Helping you spot the fakes.

Scammers are getting better at making fraudulent calls, emails, texts, and websites look like they come from organizations you trust, including your credit union.

A quick double-check can make all the difference in protecting your personal and financial information.

Remember, an SF Fire employee will never unexpectedly call, text, or email you to ask for:

- Your online banking password
- A one-time passcode (OTP)
- Your full debit or credit card number

If someone reaches out to ask for this information, it's a scam. At first glance, everything can appear legitimate. The goal is to earn your trust quickly and convince you to click a link, download a file, share personal information, or take action before you have time to verify the request.

Red flags to watch for

- ⚠ Messages that create a false sense of urgency
- ⚠ Unexpected calls, texts, or emails
- ⚠ Small spelling changes in email addresses or website URLs
- ⚠ Requests for unusual payments or sensitive information
- ⚠ Anyone asking for your one-time passcode (OTP)

How to protect yourself

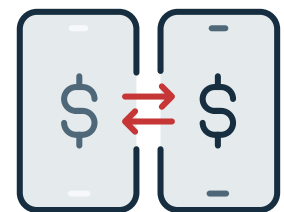
- ✓ Don't click links or download attachments from unexpected messages
- ✓ Double-check email addresses, URLs, and spelling
- ✓ Contact companies directly using a phone number you trust
- ✓ Stop communication and call the company using the number on your card or their official website
- ✓ Turn on multi-factor authentication whenever possible

If this is happening to you and you're unsure if it's really SF Fire Credit Union, stop communicating and call us directly. Use the phone number on the back of your card or visit our official website to contact us.

Digital Banking: Move Money Update in the Mobile App

In an upcoming app update, we're simplifying the way you manage your money and cards.

"Transfers" will become **"Move Money,"** bringing together **Transfers, Zelle®, Bill Pay,** and other money movement services in one convenient place.



We're also adding a dedicated "Card Management" button to the navigation bar, giving you quick access to activate your cards, add them to Apple Pay® and Google Pay™, set travel notifications, change your PIN, report a card lost or stolen, and temporarily turn your card off when it's not in use.

Community Impact in Action

Out & About

Dispatcher Appreciation Week Visit | April 13



Bite of Reality | April 15



Community Youth Center Job Fair | April 15



1906 Earthquake Survivors Awards & Luncheon | April 17



1906 Earthquake Commemoration at Lotta's Fountain and the Gold Hydrant | April 18



NERT Spring Citywide Drill | April 18



Shred Day | May 11



San Mateo 3rd Annual L2400 Firefighter Golf Tournament | May 12



FireNuggets' Bay Area Fire Conference | May 14



KQED Taste & Sip | June 8



IAFF 10th District PEP Conference | June 17- 19



Members-Only Shred Days

We're happy to announce the next sensitive document destruction day at Stonestown parking lot.

Friday, September 25th

10:00 AM to 1:00 PM | Stonestown Parking Lot
565 Buckingham Way, San Francisco



RSVP at:
sffirecu.org/shred

Based on member feedback, there will be a limit of 4 banker boxes per household (15"x12"x10"; 1,800 cubic inches; 30 lbs; 2,000–5,000 sheets depending on paper weight) or a total of 120 lbs of paper.

Our industrial shred trucks can handle your tax and other paper documents. Documents will be shredded on-site. Be sure to remove any large binder clips, but there's no need to worry about removing small paper clips and staples. Unfortunately, we cannot accept photos, VHS tapes, DVDs, binders, books or cardboard boxes.

This is a **member-only, first-come, first-served service**.

Refer a friend & EARN TOGETHER

\$150 FOR
YOUR
FRIEND

When they open an account

\$100 FOR
YOU

For every friend you refer



**SHARE
BETTER
BANKING**

sffirecu.org/refer



*Both referring and referred members must register through the referral portal to participate. After registering, the referred member must open a qualifying account or loan and meet all requirements to receive the reward. Offer valid for new members only. Referring members may earn \$100 per eligible referral, up to \$500 per calendar year. Rewards may be taxable. Program subject to change. Full terms: sffirecu.org/refer.

How well do you know your credit union?

Answer key

- | | |
|-----------------------|---------|
| 1. 1951 | 5. Ten |
| 2. 1996 | 6. 2023 |
| 3. True | 7. True |
| 4. Arthur F. McIntyre | |



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 Holidays

Saturday, July 4th – Independence Day
Monday, September 7th – Labor Day

The Contact Center and Web Chat 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.



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