



SIRENNEWS



"Through it all, the credit union and our members have and will continue to adapt and persevere."

MESSAGE FROM PRESIDENT & CEO KATHY DUVALL

The year is rolling on. Summer of 2020 is behind us and we're heading into the final few months of the year. And what a year it has been. Unprecedented in so many ways, and seemingly relentless in the challenges it has presented to our members, the credit union, and the greater community. Through it all, the credit union and our members have and will continue to adapt and persevere. Rest assured that SF Fire Credit Union is maintaining its financial strength and soundness and will be here to meet your financial needs for many years to come.

These next few months will be quite busy at the credit union. Our internal system upgrade was completed in May, with staff having the summer to 'settle in' with the new system. With this new modern foundational infrastructure in place, we can and will begin working on enhancements to our mobile and online banking systems, as well as internal processes which will make doing business with us easier.

We'll also carry on with our end-of-year traditions at the credit union, supporting the charities, causes and events which are dear to us, but in new and different ways in the current pandemic environment. Look for upcoming announcements and information on how our members can support the San Francisco Firefighters Toy Program, as well as those impacted by the 2020 wildfires.

As always, I thank you for your continued membership and support. It remains an honor and privilege to be your financial institution of choice.

Kathy Duvall

President and CEO

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Service Alert: Mint Plaza will resume operations on October 1st. Due to space limitations and the requirements of social distancing, there will be no shared branching transactions conducted at Mint Plaza. Welcome home, Mint Plaza staff!

DISASTER RELIEF LOANS

Get The Help You Need

Our Disaster Relief Loan offers:



- No payments for the first 6 months
- A maximum loan amount of \$10,000
- Terms up to 36 months
- 6.00% APR*



Please call us at **1-888-499-FIRE (3473)** or **415-674-4800**, chat with us online, or stop by a branch if you need assistance.



Approval Requirements: All applicants must provide proof of residency and must certify that they were impacted by a disaster. Proof of property affected by a disaster is required. A letter from FEMA or an insurance claim form are acceptable forms of proof. All other forms of proof will require review. All loans are subject to credit, income verification, and debt qualification. Total aggregate unsecured (signature) loan balance(s) with the credit union may not exceed \$50,000. *APR = Annual Percentage Rate. APR of 6% as of 8/28/2020 and is based a \$10,000 loan, with 6% APR and 36 monthly payments of \$312.66 commencing at the 7th month after the opening date of the loan. Loan is subject to credit, income verification, and debt qualification, Rates and terms are subject to change at any time.

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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.



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APR

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*APR= Annual Percentage Rate. 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.

IDENTITY THEFT & FRAUD AWARENESS

Educate And Empower Yourself

Identity theft is the fraudulent use of personal identifying information to open new credit cards, charge existing credit cards, open accounts, or obtain new loans.

These fraudsters are looking for information such as:

- Social Security Number
- Mother's Maiden Name
- Date of Birth
- Account Number

Below are some common current scams:



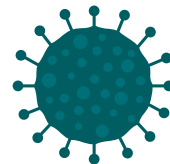
Apple Support Scam

Out of the blue, you get a phone call. The speaker tells you he's calling from "Apple Support", and it's critical that you give him access to your computer so he can fix a serious problem that could wipe out all your information. He'll send you a link to click to let him access your computer and help you out; but first, you'll need to buy a gift card and read him the card number and pin in order to pay for the service.

This is a scam.

Coronavirus Scams

Fraudsters are exploiting the fears and uncertainty surrounding the Coronavirus (COVID-19) in an attempt to scam people out of their money and digital security.



Tips on how to avoid these scams:

- Don't click on links from unknown sources.
- Be skeptical of 'urgent' appeals for money.
- Ignore online offers for vaccinations.
- There is no door-to-door testing going on.

To learn more on the latest scams, visit sffirecu.org/support/identity-theft-fraud/

FIREFIGHTERS CORNER

SEPTEMBER 11 - OCTOBER 11, 2020

2020 First Responders Virtual Stair Climb

Registration is open for the 2020 National First Responders Virtual Stair Climb. It might look a little different this year, but the impact of your contributions remain the same.

Visit sffirecu.org/2020-virtual-stair-climb/ to learn more.



Raised
\$101.7K

Goal
\$150K

WILDFIRE HEROES

Give Back to Those Who Give All



Recently, two members of the San Francisco Fire Department lost their homes due to the ongoing fires in Santa Cruz. Please consider donating to their GoFundMe campaigns to help both families get back on their feet.

Murphy Family: <https://www.gofundme.com/f/czumurphclan>

Landivar Family: <https://www.gofundme.com/f/landivar-home-loss>

Board Election Notice

The Annual Meeting of the Members and election of volunteer officials will be held on **Presidents' Day, Monday, February 15, 2021**. The meeting will be held virtually (online), for pandemic related reasons, with more information to come.

There are two positions on the Board of Directors which are up for election. Nomination petitions must be received at the Main Branch of SF Fire Credit Union by **November 17, 2020**.

To obtain additional information on procedures, write to SF Fire Credit Union, ATTN: Jennie-Sue Nuccio, 3201 California Street, San Francisco, CA 94118.

Credit Union Branch Holidays

Monday, October 12 - Indigenous Peoples' Day
Wednesday, November 11 - Veterans' Day
Thursday, November 26 - Thanksgiving Day
Friday, December 25 - Christmas Day
Friday, January 1 - New Year's Day

The Contact Center will be closed on Thanksgiving Day, Christmas Day, and New Year's Day.

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.



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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