



“We’re seeing brighter and brighter days, not just with sunnier skies, but in our day-to-day lives as well.”

MESSAGE FROM PRESIDENT & CEO KATHY DUVALL

Fall is rolling in and the fog here in the city is rolling out. We’re seeing brighter and brighter days, not just with sunnier skies, but in our day-to-day lives as well. Members and staff of the Credit Union are back to work, going to movies and restaurants, and doing other things that we all love and missed this time last year.

Member Education

As we return to a world that is starting to resemble pre-pandemic life, our members are starting to think about their financial future and their life goals. One of the biggest achievements in life is buying your first home. We’re proud to be hosting First Time Homebuying seminars, both online and in-person, to educate our members about every step of the process.

Here to Meet Your Needs

As we move into fall, the holidays are right around the corner. As you start to think about Thanksgiving travel and Christmas gifts, don’t forget about our Platinum Visa® Credit Card Rewards Program. Earn points on plane tickets and presents that you can easily redeem in Online & Mobile Banking.

If you’d rather drive to see your family and friends, we can make that happen with reduced rates on longer term auto loans. No matter where you go this fall, remember to take us with you: your debit card offers ATM Anywhere Rebates, so you’ll always have fee-free access to your money.

Kathy Duvall

President and CEO

DEADLINE: FEBRUARY 1ST, 2022

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, with two awarded for high school and two for college.

- Student 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/arthur-f-mcintyre-scholarship-program/



Balance Transfers with No Fees

Rates As Low As

7.25%^{*}
APR

Why Transfer to an SF Fire Platinum Visa®?

No balance transfer fees, no annual fees, and a low interest rate. Transferring a balance to an SF Fire Credit Union credit card can help you save.

Transfer and Save

Looking to pay off a high-interest credit card? SF Fire Credit Union credit cards have an APR as low as 7.25%*.

Easy Online Process

You can submit your request at any time. Use the **Balance Transfer widget** in **Online & Mobile Banking** to get started.

Call us, chat online, or talk to one of us at the branch. Log in to Online or Mobile Banking for more information. 1.888.499.FIRE (3473), Monday – Saturday, 7:00 AM – 8:00 PM Pacific Time.

*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.

Natalie, embracing SF opportunities.
Putting her first since 2019.

FIRST-TIME HOMEBUYERS

Get the Mortgage You Deserve

We're here to help with everything from home ownership education, experienced loan professionals, and first-time home loan options to attractive rates and terms.

Rates As Low As

3.055%

30 Year Conforming

Brie, world traveler.
Putting her first since 1994.

Apply online, over the phone, or talk to one of us today. Visit sffirecu.org to learn more.

*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.

MOBILE BANKING FEATURES

ID Authentication with Digital ID

When you contact us, take advantage of your mobile device's log-in credentials and Push Notifications to verify your ID with a push of a button.

Verify Your ID with a Click

Respond to a **Push Notification** from the credit union to verify your request with a single click.

A Gradual Adoption of Use

Digital ID verification will not be immediately available for all processes.

It's an Option, Not a Rule

While we encourage you to take advantage of the added security and convenience of Digital ID, **enrollment is not required.**

Easy Sign Up

To enable **Digital ID**, go to **Settings/Digital ID** in your Mobile Banking application.

Alerts Widget

(Online & Mobile Banking Feature)

Create the notifications you need, and get account Alerts via email, SMS, or Push Notifications.

Accessing Alerts

Find the Alerts Widget by clicking **More** from your **Online Banking Dashboard** or at the bottom of the screen in **Mobile Banking**.

Creating & Managing Alerts

Select, enable, and manage alerts under five general categories: General Alerts, Accounts, Authentication, Savings Goals, and Transfers.

Alert Delivery Options

Alerts delivered via **Email, Push Notification, or SMS.**

Your Existing Notifications Have Carried Over

You won't see any change to your existing Notifications selections.

To learn more, log in to your Online & Mobile banking account, or visit our website.

FIREFIGHTERS CORNER

20 YEAR REMEMBRANCE OF 9/11

2021 First Responders Stair Climb

The 2021 First Responders Stair Climb was a success. Thank you to everyone who participated. This year's in-person event was held at 555 California Street, San Francisco, on Saturday, September 11, 2021.

On the 20 year anniversary of the tragic 9/11 attacks, we honor those who served and lost their lives.

The non-profit funds raised will pay for first responders throughout the state of California to attend PTSI programs.



Raised
\$130,497

Goal
\$200K

To learn more, visit:
nfrf.org/stairclimb/

Board Election Notice

The Annual Meeting of the Members and election of volunteer officials will be held on **Presidents' Day, Monday, February 21, 2022**. The meeting details will follow soon.

There are three 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 23, 2021**.

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

DONATIONS

San Francisco Firefighters Toy Program



Thank you for supporting the San Francisco Firefighters Toy Program. Toy giving starts on December 1st and lasts through December 25th. You can drop-off your donations at participating businesses or at SFFD Fire Stations.

For more information or to make a donation, please call **415.777.0440**

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, October 11 - Indigenous Peoples' Day
Thursday, November 11 - Veterans' Day
Thursday, November 25 - Thanksgiving Day
Saturday, December 25 - Christmas Day
Saturday, January 1 - New Year's Day

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

NMLS #262686

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