SIRENNEWS



OCTOBER 2023

SF Fire Department: Sharing Resources Throughout the State to Fight Wildfires Each Year

SF Fire Credit Union Serves its Members so Firefighters Can Do What They Do Best, Protecting Our Community and Beyond

When Greg "Bruno" Bovo received the call to be deployed to the Smith River Complex, he didn't know that he'd be leaving his home for almost a month to help this Northern California community nestled along the Oregon border. With wildfires spanning more than 75,000 acres, he spent two weeks working on an engine, followed by another two weeks at the basecamp supply yard ensuring the thousands of volunteers from across the state had what they needed to fight this epic blaze.

"It's a beautiful part of the country," Bovo said, "when it's not on fire."

As part of California's Mutual Aid System, fire departments throughout the state like the San Francisco Fire Department (SFFD) are ready to deploy resources at a moment's notice to help. For more than 30 years, hundreds of volunteers have been trained at the SFFD to work in this capacity. Many firefighters have prior wildland firefighting experience working for rural fire departments, the US Forest Service, or CAL FIRE. They now can apply that experience to their SFFD careers while still helping those in need throughout California.

For SFFD's Kirk Forbes, the Smith River Complex is his second deployment supporting California's Mutual Aid System. "It's an opportunity to help our brothers and sisters," he said of the experience. He points out that setting up an Incident Command System (ICS) helps prepare volunteers for other emergency situations that could happen across the state, such as a potential earthquake in San Francisco.

Earlier this summer, SF Fire Credit Union Board Chair and Assistant Chief of the SFFD, Brook Baker, spent two weeks in Crescent City fighting the Smith River Complex. While Baker grew up in San Francisco, he started his career with CAL FIRE and has felt a strong desire to continue serving rural environments.

"Firefighters like Bruno and Kirk have specialized training to participate in California's Mutual Aid System, plus they share a passion to help communities in need," Baker says. "I'm proud that SF Fire Credit Union shares a similar dedication to its members, so that firefighters can focus on what they do best – fighting fires and keeping our communities safe."

Bovo and Forbes are members of SF Fire

Credit Union. Forbes says, "I love having a local bank that has my best interest in mind and provides personalized service." He regularly visits the Noe Valley branch.

A member of the SFFD since 2014, Bovo's branch is the main location on California Street, and he adds, "It feels like SF Fire Credit Union is tailored to us, and it feels like it's ours."



Smith River Complex, Northern California and Oregon border

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At SF Fire Credit Union, we always put you first.

MESSAGE FROM PRESIDENT & CEO

KATHY DUVALL

Fall is one of my favorite times of year — with the changing of seasons, kids back in school, the start of football season — I am reminded of how grateful I am for the relationship we have with our members and helping you achieve your financial goals.

Online Banking and Mobile App Enhancements

I am excited to share several updates that reflect our continued commitment to enhancing your digital banking experience:

Card PIN Changes

 A new feature allows members to set a PIN of your choosing when you receive a new card or customize an existing PIN for your Debit and Credit Card. It's accessible via Mobile App and Desktop 24/7.

Self-Service Online Travel Notifications

 This feature allows members to notify us of your travel plans via Online Banking and the Mobile App for added convenience, as an alternative option to calling by phone. This helps reduce the probability that a card is blocked due to suspected unauthorized access when the transactions appear unusual. It's one piece of information that informs many other datapoints we review to protect member accounts against fraud.

Instant Account Verification - Setting up New Connections to External Bank Accounts

 Recently, we improved the experience for you to connect and move money from one financial institution to another. We've enhanced this even further so when you log in to your external account to set it up, the connection is instantaneous.

Coming Soon: Easily Add your Cards to Apple or Google Pay

 We're building a better experience for you in our Mobile App for adding your SF Fire CU Debit and Credit cards to Apple Pay or Google Pay! Soon, you can simply push your cards to your favorite wallet and start using them to make purchases via Apple Pay or Google Pay.

Please log into your Mobile App or Desktop Online Banking to check out these new features.

Progress on Stonestown Remodel – Pardon our dust

Thank you for your patience as we build a branch for the future to better serve members at our Stonestown location. We'll continue to keep you updated on our progress and look forward to celebrating with everyone at a grand opening "reveal" party in early 2024. Stay tuned for more details in the next edition of the Siren in January.

Celebrating our Summer Intern

And lastly, I'd like to recognize our intern Katelyn Sum, who joined us from NYU to intern in our Marketing Department this summer. She brought fresh ideas and energy to all her projects, and it's fair to say we learned as much from her as she did from us! You can read about Katelyn's reflections in this issue of the Siren.

Kathy Duvall

Koel Owall

President & CEO



11-MonthSavings Certificate

Earn guaranteed returns with a low minimum deposit of \$250.



sffirecu.org/relax

Promotional Rate effective as of 6/28/2023. Offer subject to change without notice. Promotional rate valid for net new deposits only with funds that are not currently held at SF Fire Credit Union.

*APY= Annual Percentage Yield. The APY is the effective annual rate of return and assumes that the funds will remain in the deposit account for a full 365 days. Dividend rate for Term Certificates is fixed for the length of the term. Active and retired Fire Department employees qualify for a 0.10% rate bump on these term certificates. Discount is the same for SFFD and Non-SFFD alike. Term Certificates have a required minimum deposit of \$250. Fees or other conditions could reduce the earnings on the account. A penalty may be imposed for withdrawals before maturity. If you have any questions or need current rate information on your accounts, please call 415-674-4800 or 888-499-FIRE (3473), from 7am to 8pm (Pacific Time) Monday through Saturday.

COMMUNITY EVENTS

Out & About

Operation Freedom Paws Toured Our Branches | July 24







SF Bay to LA Fire Service Cancer Awareness Bike Ride | Aug 20





Stonestown Temporary Branch Open During Remodel | Sept 5



Honoring 9/11 Victims and First Responders | Sept 11







San Francisco Black Firefighters Association's Ball to Benefit the SF Fire Youth Academy | Sept 16



2nd Shred Day of the Year | Sept 23



Intern Katelyn Sum, Retrospective on her SF Fire CU Internship **Experience**

August 25, 2023 By Katelyn Sum

"As I approach the end of my internship journey with the SF Fire CU marketing team, I find myself deeply appreciative of the incredible experience and invaluable lessons that I've accumulated over the past few months.



From the onset, I had the privilege of being a part of an amazing two-day planning offsite where I witnessed the marketing team's enthusiasm for devising innovative strategies for the upcoming year. Despite being new to the team, the warm and welcoming atmosphere immediately made me feel at home. Engaging with colleagues, collaborating on projects, and even sharing moments of relaxation over a friendly game of ping pong were memorable highlights.

One pivotal discussion during the offsite led to the inception of a tailored campaign aimed at reaching an underserved population within the Bay Area. With the significant Asian population in the region, we identified an opportunity to make a meaningful impact with this segment. This realization marked the beginning of my capstone project where I delved into understanding the Asian community's spending habits, financial mindset, and their media consumption. I eagerly anticipate the launch of an integrated campaign, and I'm confident in its potential to resonate with and empower the community.

Meeting and engaging with the SF Fire CU esteemed C-suite executives was an honor that added depth to my experience. Their insightful conversations and invaluable guidance have provided me with a wealth of wisdom that I'll carry with me into future endeavors and beyond.

Board Election Notice

The **Annual Meeting of the Members** and election of volunteer officials will be held on **Presidents**' Day, Monday, February 19, 2024. The meeting details will follow soon.

There are three Board of Director positions up for election.

The incumbents are:

Anthony Rivera: 1-year term Anthony Diluzio: 3-year term Ettore Leale: 3-year term

Nominations will be accepted at the Main Branch of SF Fire Credit Union until November 24, 2023.

To obtain additional information write to:

ATTN: Board Elections SF Fire Credit Union 3201 California Street San Francisco, CA 94118

Please include a phone number and email address with your contact information.

Participating in business projects and planning sessions has been an eye-opening journey, amplifying my understanding of the marketing world. From working on social media to my capstone research project, I am eternally grateful for the opportunity to learn and grow in such an inspiring environment.

To everyone who played a role in this journey, I extend my heartfelt gratitude. Your unwavering support, encouragement, and camaraderie have left an indelible mark on my professional and personal growth. As this chapter concludes, I eagerly embrace the exciting prospects of the next adventure that lie ahead."

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

NMLS #262686

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 9 – Indigenous Peoples' Day Saturday, November 11 – Veterans' Day Thursday, November 23 - Thanksgiving Day Monday, December 25 - Christmas Day Monday, January 1 - New Year's Day

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







