

SF Fire Proud to Support San Francisco Firefighters Local 798 Annual Toy Program this Holiday Season

The holiday season in San Francisco is a magical time of year. From decorative gingerbread houses and the sound of cable cars ringing, to ice skating in Union Square and the music of children carolers — the holiday spirit is present everywhere. SF Fire is proud to continue its support of the San Francisco Firefighters Local 798 Toy Program, the city's largest and the nation's oldest event of its kind and run entirely on the generosity of donations. Each year, stations around the city collect toys for underprivileged children so that their holidays may be a little brighter.

Volunteers organize and distribute unwrapped toys, games, books, sports equipment and other must-have items on the wish list of children throughout our community. Highlights are the beloved Crucible and Toy trucks that will be decorated in holiday lights and visit neighborhoods throughout the city in December.

“San Francisco is a very prosperous community, yet every year thousands of children throughout the city might otherwise go without a toy under their tree if it wasn't for the generosity of our supporters,” said Mike Guajardo, SFFD Lieutenant at Engine 42 and Director of the Local 798 Toy Program. “This year, we



hope to see volunteerism return to pre-pandemic levels – whether it's more corporate sponsors like SF Fire Credit Union or a younger generation of active firefighters or the return of students from the SF City College Fire Academy where volunteering is part of their curriculum. This program brings a spirit of community when you volunteer alongside colleagues, classmates, neighbors and friends by helping people in need during the holidays.”

Every year, more than 300 firefighters and friends volunteer their time to distribute over 200,000 toys to more than 40,000 disadvantaged children through the Toy Program.

SF Fire will contribute to the cause in a variety of ways. In addition

to countless hours of staff volunteer time, SF Fire will donate more than \$25,000 in toys and sponsorship of signature events like the 17th Annual SFFD Chili Cook-off, the Local 798 Charity Basketball Tournament, and the SF Firefighters Toy Program Golf Tournament. Additionally, toy collection barrels will be placed in all our branches to encourage the community to donate an unwrapped toy at any of our locations.

Consider getting involved this holiday season by donating an unwrapped toy at one of our branches. To volunteer or to learn more about the SF Firefighters Local 798 Annual Toy Program, please visit: sffirefighterstoys.org

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MESSAGE FROM PRESIDENT & CEO

KATHY DUVALL

With Fall upon us, I feel the changing of the seasons – from fewer hours of daylight and wearing a sweater on cooler mornings, to making plans to spend holidays with family and friends, often around a delicious meal. There’s a strong feeling of gratitude this time of year.

This month’s cover story describes SF Fire’s involvement with the **San Francisco Firefighters Local 798 Toy Program**, which we’ve proudly supported for many years. I hope to see many of you alongside SF Fire staff when we are out volunteering this holiday season.

I’m pleased to share a few updates that improve the member experience with convenient banking tools and services. First off, we’re happy to provide a **Direct Deposit feature** where members can easily set up direct deposit with our online banking or mobile app without the need to fill out paperwork. Many employers/payroll providers are linked, though please note that updates to your direct deposit may take 1-2 pay cycles to reflect on your account.

Another new offering is an evergreen benefit through CU Travel, which is available to all our members. **Exclusive Travel Perks** include discounts on hotels, cruises and vacation packages, 5% back toward

hotels on all your travel purchases through our platform when using your credit union debit or credit card, plus a price-match guarantee on 1.2 million properties worldwide. For more information visit: sffirecu.org/cutavel.

I’m delighted to report that we were recently recognized at the Bank Customer Experience Summit, which celebrates ideas and innovation for a better banking experience. We received the **Innovator of the Year Award** for the remodel of our Stonestown branch. This award reflects achievements in integrating technology, hardware, design, people and processes infused to demonstrate next generation banking. If you haven’t stopped by the branch since its reopening earlier this year, we’ll hope you’ll come by and see us!

Thanks to all of you who participated in our recent summer promotions for tickets to the SF Giants Firefighter Appreciation game at Oracle Park and the Outside Lands festival at Golden Gate Park.

- **Our SF Giants Tailgate** saw approximately 3,000 visitors, which included 400 firefighters and EMS heroes from multiple fire departments. A good time was had by all as attendees enjoyed good food, danced to

the tracks of DJ Dre, and we distributed over 1,000 prizes, plus 100 custom fan videos through our 360-degree video platform. We will be back again in 2025!

- **Our Outside Lands ticket giveaway promotion** received more than 7,000 entries! We promoted this across all our SF Fire social channels and were especially encouraged to see strong engagement among Gen Z and Millennials.

In closing, I’d like to express my appreciation for all of you – our wonderful members – for your trust in giving us the privilege to serve you throughout the year. Best wishes as we close out 2024, and here’s to a healthy and prosperous 2025.

Kathy Duvall



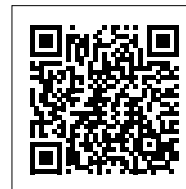
President & CEO

DEADLINE: FEBRUARY 1, 2025

Arthur F. McIntyre Scholarship Program

We’re proud to honor Arthur F. McIntyre’s legacy of service by investing in the future of our members. Every year, members in high school or college can apply for a \$2,500 scholarship. At least two scholarships are awarded at each level.

- **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/scholarship

COMMUNITY EVENTS

Out & About

SF Giants Firefighter Appreciation Tailgate | Aug. 9



17th Annual SFFD Johnny V. Chili Cook-Off | Sept. 7



Novato Golf Tournament | Sept. 9



Innovator of the Year Award for our Stonestown Remodel | Sept. 9



September 11 Memorial Event at SFFD | Sept. 11



Board Election Notice

The Annual Meeting of the Members and election of volunteer officials will be held on **Tuesday, February 11, 2025**. 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 22, 2024**.

To obtain additional information on procedures, write to:

SF Fire Credit Union
3201 California Street
San Francisco, CA 94118

HOLIDAY DONATIONS

San Francisco Firefighters Toy Program



Thank you in advance 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 any of our branches, participating businesses, or SFFD Fire Stations.

TECH CORNER

Set Up Direct Deposit

Set up **direct deposit** in a flash with our **online banking or mobile app** without the need to fill out paperwork.

Many employers/payroll providers are linked, but please note that updates to your direct deposit may take 1-2 pay cycles to reflect on your account.

Scan to Set Up
Direct Deposit



World Council



International Credit Union Day

October 17, 2024

ONE WORLD

through cooperative finance.

woccu.org/icuday

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 Branch Holidays

Monday, October 14 – Indigenous Peoples' Day
Monday, November 11 – Veterans' Day
Thursday, November 28 – Thanksgiving Day
Wednesday, December 25 – Christmas Day
Wednesday, January 1 – New Year's Day

The Contact Center 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.



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