

Getting to Know Board Member and Audit Chair Bob Cappa



SF Firefighters 18th Annual Chili Cook off, Sept '25

For Bob Cappa, SF Fire Credit Union's Board Member and Chair of the Audit Committee, his relationships with the credit union and the San Francisco Fire Department are deeply personal. His family has three generations of SF firefighters, he's officiated weddings of three colleagues and is godfather to several others. He joined SF Fire CU when he became a firefighter in 1990, and he was asked to join the Board of Directors when he retired from the SFFD in 2017.

"The fire department is like my second family," said Cappa. "And for similar reasons, SF Fire CU feels familiar too, the relationships are really meaningful."

As a father of four grown children, one of his favorite SF Fire CU memories was opening savings accounts for them when they were born and putting in \$10 per paycheck in each account.

"Over time, those accounts really grew, and my kids have been able to make life purchases like paying the closing cost of a home or buying a car."

He was a natural fit to lead the Audit Committee with a background in finance, having worked in the family business of mortgage lending while simultaneously serving as a firefighter for 22 years at Station 11 in Noe Valley.

"We really are just one big community."

Today, as Audit Chair, his team works with SF Fire CU's leadership team and other directors on the board as well as internal and external auditors to ensure the safety and soundness of SF Fire CU's business.

"SF Fire CU does an excellent job being proactive to understand potential vulnerabilities and to do everything it can to ensure its business is sound," said Cappa. "Members should feel confident in SF Fire CU's commitment to putting members first and protecting their assets. While a credit union is smaller than a traditional bank, SF Fire's financial controls and technology capabilities are best-in-class and what you'd expect from global financial institutions."

Bob regularly participates in many SFFD and SF Fire CU community events, from attending SF Fire's Shred Days and the Giants Tailgate

on firefighter appreciation night to volunteering with his family during the annual SF Firefighters Toy Program.

On a personal note, Bob and his wife, Chimene, recently had a trip-of-a-lifetime spending three weeks in Italy and honoring their family heritage. While visiting the island of Capri, he was greeted by two different vacationing families who spotted his SFFD polo shirt and asked about his relationship with the SFFD. It turned out that one family lives just a few doors down from Station 16 in the Marina, and another man's brother currently serves in the SFFD.

"It's such a small world to realize how connected we are in San Francisco, and to travel across the world to a small island in Italy and meet people who have connections with the SFFD simply because they recognized the SFFD emblem. We really are just one big community."



Giants Firefighter Appreciation Tailgate, Aug '24

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MESSAGE FROM PRESIDENT & CEO

KATHY DUVALL

It's clear that Fall is in the air ... from waking up to cool, crisp mornings to seeing the days get shorter, from watching Sunday football games (go 49ers!) to cooking comfort food that warms up the whole house, I hope you are enjoying the change in our seasons.

You asked and we listened. Hopefully, by now, you've seen recent member communication announcing the availability of Zelle®. We're happy to offer this digital payment vehicle as a simple and convenient way to send money to friends, family and others you trust, even if they don't bank with us.¹ Whether you're splitting the cost of a meal, gift, or trip, Zelle® makes it easy to pay your share. As a friendly reminder, it's important to trust the people you are sending money to and think of Zelle® payments like cash. Find out more at: sffirecu.org/zelle

I'd like to highlight an offering that rewards you for being members of SF Fire: the new Rescue-A-Friend program. Simply register yourself and we'll send a message to the friends you'd

like to invite to participate in the offer. For every friend who becomes a member, you'll receive \$50 (up to \$500 annually) and your friend will receive a \$100 signing bonus². They'll also get to enjoy all the savings and benefits that come with being a member of a financial institution that puts people before profits. This is just a small way to say thank you for your loyalty and for helping us spread the word about SF Fire.

I'm pleased to announce that applications are now open for the annual Arthur F. McIntyre Scholarship. This is one of my favorite benefits that we offer members, where we award \$2,500 scholarships to high school and college-level students every year with at least two scholarships awarded at each level. We are proud to honor Arthur McIntyre's legacy by investing in our members' future.

We recently joined leaders of San Francisco including Mayor Daniel Lurie and SFFD Chief Dean Crispen, among others, in a ceremony remembering 9/11. It's

hard to believe it's been 24 years, and yet, the profound impact of that day continues to touch our lives. Thank you to those who came out that morning and to all who reflected upon the moment.

Lastly, thank you to our esteemed Board Member Bob Cappa in telling his story on the cover of this edition of the Siren. I hope you'll enjoy learning about Bob and the tremendous impact he's had on SF Fire and our community at large.

Kathy Duvall



President & CEO

¹To send or receive money with Zelle®, both parties must have an eligible checking or savings account. Transactions between enrolled users typically occur in minutes.

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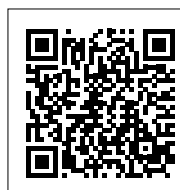
² See back page.

DEADLINE: FEBRUARY 2, 2026

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

SFGATE's Best of the Bay Area Awards | July 26



SF Fire Billboard | July 31



Park Branch Library Open House | Aug 9



UC Davis Orientation | Aug 22



Ember Stomp, Marin County | Sept 6



18th Annual Johnny V Chili Cookoff | Sept 6



Steven Rucker Golf | Sept 8



9/11 Memorial | Sept 11



Marin Food Bank | Sept 16



Board Election Notice

The Annual Meeting of the Members and election of volunteer officials will be held on **Tuesday, February 24, 2026**. The meeting details will follow soon.

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 **December 1, 2025**.

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.

RESCUE-A-FRIEND

Your invitation to rescue your friends from banks

Rescue a friend and earn up to \$500².

For every friend you refer who becomes a member by opening a qualifying account¹:

You'll earn \$50 — up to 10 times per calendar year. That's a total of up to \$500!

Your friend will get a \$100 signing bonus



To get started, visit sffirecu.org/refer

¹Both 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 funding requirements (minimum \$250 deposit into a new share account within 60 days, or funded loan within 90 days) to receive the reward. New members earn a \$100 Visa® Virtual Reward; referring members earn \$50 per eligible referral, up to \$500 per calendar year. Both accounts must be open and in good standing at the time rewards are issued. Must be 18 or older. Offer valid for new members only through December 31, 2025. Rewards may be taxable. Program subject to change. Full terms: sffirecu.org/refer.



World Council



**International
Credit Union Day**
October 16, 2025

**COOPERATION
FOR A
PROSPEROUS
WORLD**

woccu.org/icuday
#ICUDay2025

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 13 – Indigenous Peoples' Day
Tuesday, November 11 – Veterans Day
Thursday, November 27 – Thanksgiving Day
Thursday, December 25 – Christmas Day
Thursday, 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.



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