

Siren News

HAPPY NEW YEAR

President & CEO Kathy Elser



As many of you know, I began my tenure as CEO in March of 2017 during a time of significant transition for San Francisco Fire Credit Union. We had recognized the need to invest in the Credit Union's infrastructure and already begun work to replace an outdated online banking system that wouldn't be able to meet our long-term functionality and security needs.

Transitions of this magnitude are difficult. Ours hasn't been an exception. I would like to thank you for your patience as we have introduced our new online and mobile banking system and reiterate my apology for the functionality and service issues that have occurred.

Despite these challenges, I am happy to report that we have made significant progress over the past month in bringing the new system online. Functionality updates include:

- An app update that has resolved the mobile deposit issues some users had been experiencing
- An update to show pending debit and credit card transactions based on member feedback
- The ability to view and pay the "Last Statement Balance" on credit cards and home equity lines of credit

Looking forward, we will also introduce several new features to the new system in early 2018, including:

- Card controls that allow you to restrict or reactivate debit and credit cards through the mobile app
- Account aggregation so you can view balances for your accounts at other financial institutions
- The ability to add and remove sources of overdraft protection transfers to your checking account
- Customizable balance transfers from other credit cards to your SF Fire CU Visa® Platinum Credit Card
- FICO credit grade tracking based on soft score information from Experian

We have learned a lot through the challenges we have faced during these upgrades. In the new year, I look forward to discussing how we are working to ensure this kind of service disruption does not happen again. We are committed to restoring our service level to what you expect and deserve. All of us, myself included, will "walk the member path" when designing our products and service delivery channels.

Your loyalty has always been – and will continue to be – the key to this Credit Union's success. We understand this, and consider it a privilege to be your financial institution of choice.

Kathy Elser

President and CEO

NEW ONLINE & MOBILE BANKING

Visit Our Website to Get Quick Video Tutorials on Key Features of the New Online & Mobile Banking System, including:

- Bill Pay
- Transfer Tool
- Mobile Banking
- Help Tool
- Registration & Dashboard

OUR PROGRESS UPDATE:

We've Made Updates to Our New Online & Mobile Banking System to Address Issues Such As:

- Mobile Deposit
- Pending Debit & Credit Transactions
- Viewing Statement Balances
- Transaction Description in Third Party Applications
- Accessing Data from "Track Spending" Tool

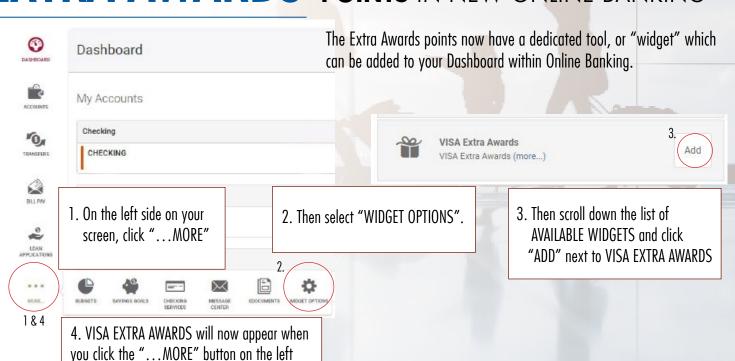
Visit Our Website to Learn More: www.sffirecu.org

REDEEM REWARDS POINTS

side of your screen.

EXTRA AWARDS

HOW TO ACCESS EXTRA AWARDS POINTS IN NEW ONLINE BANKING



DEADLINE: FEBRUARY 2ND, 2018

THE ARTHUR F. MCINTYRE SCHOLARSHIP

Every year, the scholarship program awards \$2,500 each to two high school-level and two college-level students. To apply, visit www.sffirecu.org.

- 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.



THANK YOU

Another Great Year Working with the SF Firefighters Toy Program

As our long-time members are aware, we work with the SF Firefighters Toy Program each year to raise funds to help purchase toys for the children in need in our community. We are not able to do this without the generosity of our members, and the active and retired members of the San Francisco Fire Department.

SANTA CLAUS AND SPECIAL GUESTS

We were lucky to again have Santa (retired SFFD firefighter Bob Cuff) at all four of our branches, ready to greet children (young and old), and take photos. Our friends from Engines 10 and 19 also came out to the branches to join in on the fun, and add some local SF Firefighter flare to our members' photos, and their own.

FUNDRAISER AND BAKE SALE RESULTS

It's always a joy to have Santa and his firefighter friends at the branch, but our employees also love baking homemade goodies for our Bake Sale each year. A big thanks to our employees for using their baking skills for a great cause, and to those who purchased items.

WANT TO LEARN MORE ABOUT THE TOY PROGRAM?

The SF Firefighters Toy Program works year-round to prepare for the busy holiday season, and gives toys to over 40,000 kids in our community. To get involved, or to learn more about how you or your company can get involved, visit www.sffirefighterstoys.org or follow them on Facebook for updates.



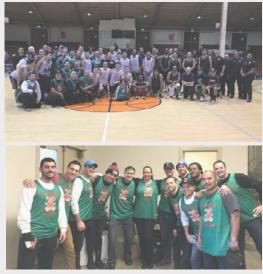


FIREFIGHTERS CORNER

A WIN FOR EVERYONE

TOY DRIVE BASKETBALL TOURNAMENT

SF Fire Credit Union was pleased to be one of the sponsors for the 2017 Toy Drive Basketball Tournament between SFFD and SF Toy Program Volunteers.





67th Annual Meeting of the Members of SF Fire Credit Union

WHEN

Monday, February 19, 2018 (President's Day) at 9:30am

WHERE

Spanish Cultural Center 2850 Alemany Blvd (Patio Español) San Francisco, CA 94112

- **★Ample Free Parking**
- **★Complimentary Breakfast**

This event is for Credit Union Members only.

Please RSVP by February 12th, 2018 via postcard, online at www.sffirecu.org or by calling 1.888.499.FIRE(3473)

SF Fire Credit Union

BRANCHES CLOSED

NEW YEAR'S DAY, JAN 1ST

MARTIN LUTHER KING, JR. DAY, JAN 15TH
PRESIDENTS DAY, FEB 19TH

IMPORTANT INFORMATION

California Branch

3201 California Street, SF, CA 94118-1903

Mint Plaza Branch

12 Mint Plaza, SF, CA 94103

Stonestown Branch

565 Buckingham Way, SF, CA 94132-1904

Pacifica Branch (Cashless)

1220 Linda Mar Blvd., Pacifica, CA 94044-4264

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.

Telephone

(415) 674-4800 1 (888) 499-FIRE (3473)

Apply for a Loan

By Phone: 1 (888) 499-FIRE (3473) Online: www.sffirecu.org

Credit Union Branch Holidays

Monday, January 1st - New Year's Day Monday, January 15th - MLK Jr. Day Monday, February 19th - Presidents' Day

The Branches will be closed, however the Contact Center / Web Chat will be open during its regular hours.

SF Fire Credit Union's Service Guarantee

SF Fire Credit Union upholds a tradition of excellence and strives to provide exceptional service. We guarantee courtesy, accuracy and promptness at all times. If we do not meet these standards in any way, let us know. We will apologize, correct the issue and credit your account \$10, no questions asked.



