



SF Fire Credit Union

# Siren News



MESSAGE FROM

## President & CEO Kathy Duvall

And just like that, we've flown through the holidays and into a new year. I hope that you have all enjoyed a relaxing holiday season with family and friends.

In looking back at 2018, I see a year that has been a challenging journey for our credit union. We have invested time, energy, and resources in updating our online platform and internal processes, significantly expanded our Contact Center, and worked to improve our member service.

While I wish I could say we have achieved all we set out to accomplish, the truth is we aren't quite there yet. Some of the improvements we promised you haven't yet happened. And some of the long-term changes we have been focused on have produced unexpected short-term service problems for our members.

You deserve, and should expect, excellent service from your credit union every day on the phone, online, and in person. I'll be the first to admit that hasn't always been the case over the past year.

But I am proud of the progress and resilience I have seen from our team.

Your credit union is evolving for the better every single day. The seeds we have planted in 2018 with internal changes and new approaches will blossom in 2019, bringing you a credit union with stronger service, better products, and the long-term security to maintain our tradition of member and community service.

I have also been inspired by the support we have seen from our members over the course of the year. You have demonstrated your commitment to this credit union time and again, from our annual meeting in February, through a summer of firehouse visits and activities, to joining us in supporting the SF Firefighter Toy Program during the holidays.

In short, our credit union is financially sound, our membership is dedicated, and our team is stronger than ever.

The stage is set for a great year. I look forward to sharing it with you.

Kathy Duvall

President and CEO

DEADLINE: FEBRUARY 1<sup>ST</sup>, 2019

## THE ARTHUR F. MCINTYRE SCHOLARSHIP

Every year, the scholarship program awards \$2,500 each to two high school-level and two college-level students.

- 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 apply, visit [www.sffirecu.org](http://www.sffirecu.org).



# Enjoy the Benefits

Make our **SF Fire Credit Union Platinum Visa®** your go-to travel and spending card.

Extra Awards™ Points

No Annual Fee

No Cash Advance Fee

No Foreign Transaction Fee

No Overlimit Fee

Visa® Travel Services

\*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](http://www.sffirecu.org).

## Rates are on the Move; We'll Help You Keep Up

### Don't Miss Out: A Flexible Savings Option

**2.02%** ANNUAL  
PERCENTAGE  
YIELD

With our **18-Month Bump Up Term Certificate**, you won't miss out if rates at SF Fire Credit Union go up in the future. You can raise the dividend rate to match our updated rate once during the term of your term certificate.

Term Certificates = Minimum deposit of \$250 required. 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. 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 1.888.499.FIRE (3473) from from 7AM to 8PM (Pacific) Monday – Saturday.

# Warm Up This Winter With The Equity in Your Home

Quarterly rate adjustments based on the Prime Rate

No Annual Fees

Low Payments – Interest Only Option

Interest May Be Tax Deductible

RATES AS LOW AS

**5.25%**  
APR<sup>1</sup>

<sup>1</sup>APR is Annual Percentage Rate. The variable rate APR on home equity lines of credit may vary quarterly based on the latest U.S. Prime Rate as published in The Wall Street Journal as of the first business day of the month prior to change plus an as-low-as margin of 0% APR or 5.25% (The Prime Rate as of Sept. 26th, 2018) APR whichever is greater for those account holders whose total mortgage loans, including your SF Fire Credit Union Home Equity Line of Credit do not exceed 80% of the value of your 1-4 family owner-occupied primary residential property in CA. The variable rate APR for account holders whose total mortgage loans, including your SF Fire Credit Union Home Equity Line of Credit that are greater than 80% but do not exceed 90% of the value of your 1-4 family owner-occupied primary residential property in CA will be an as-low-as margin of 1% APR or 6.25% APR whichever is greater. The Minimum Home Equity Credit Line is \$20,000. A \$250 Application fee will be assessed at the time of closing. An appraisal fee will be assessed on credit requests of \$250,000 or more. There is no annual fee. Borrower agrees to reimburse the credit union with a \$300 early termination fee if account is closed within 2 years. Borrower must pay mortgage satisfaction fees at loan termination. Property insurance is required and flood insurance may be required. Rates and terms are subject to change. This offer is subject to credit approval. SF Fire Credit Union reserves the right to approve or decline member credit applications based on the following conditions: Member must be the owner of primary residential real estate property located in CA in which you live, member and co-applicant must have a verifiable income and must meet our standard credit terms and policies. Offer applies to owner-occupied 1-4 family primary residences. Purchase money mortgage loans and loans secured by mobile homes do not qualify for this offer. SF Fire Credit Union must be in a first lien position, or in a second position behind no more than one other lender in connection with its home equity line or loan on the borrower's primary residential real estate property. The combined loan to value ratio for all loans on such property may not exceed 90%. Member must be at least 18 years of age. This invitation to apply offer is for a home equity line of credit with a limit up to \$250,000. Higher line amounts are available to those members who meet our established credit standards. The maximum amount we can lend you depends on the value of your home, your income, amount of debt, and credit history.

## SF Firefighters Toy Program – How You Helped

The **SF Firefighters Toy Program** distributes toys seasonally to over 40,000 kids in need and responds on a year-round basis to children and families in crisis.

SF Fire Credit Union wishes to thank our members for joining us this holiday season in supporting the heartwarming mission of the Toy Program. Whether you dropped off a toy in one of the Toy Donation Barrels or made cash donations at our branches, you helped make a difference for children. Once again, thank you.

### SANTA DAYS

As ever, a highlight of the season was the visit of Santa Claus (retired SFFD Firefighter Bob Cuff), who posed for photos with members, staff, and firefighters. Thank you to Stations 1, 10, 15, and 19 for joining in the fun.

### EMPLOYEE BAKE SALE

On December 11<sup>th</sup>, SF Fire Credit Union staff produced festive displays of baked goods at our California St branch for our annual Employee Bake Sale (all proceeds benefitting the Toy Program). Thanks to the generosity of our members, we raised almost \$500 for the Toy Program.



# SF FIRE CREDIT UNION FIREFIGHTERS CORNER

SF FIREFIGHTERS TOY PROGRAM

## CITY HALL TOY DISTRIBUTION

SF Fire Credit Union was pleased to be one of the sponsors for the 2018 SF City Hall Toy Distribution Event.



## CONGRATULATIONS TO SFFD'S 14<sup>TH</sup> EMS CLASS



The 14<sup>th</sup> Emergency Medical Services Class graduated on November 30<sup>th</sup>, 2018. The Division of Emergency Medical Services strives to provide the highest quality pre-hospital care to the citizens and visitors of San Francisco. We're inspired by your dedication to our community and it's an honor to celebrate your success.

## 68<sup>th</sup> Annual Meeting of the Members of SF Fire Credit Union

ALL MEMBERS INVITED

### WHEN

Monday, February 18, 2019  
(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 11<sup>th</sup>, 2019 via postcard,  
online at [www.sffirecu.org](http://www.sffirecu.org) or by  
calling 1.888.499.FIRE(3473)

SF Fire Credit Union



## IMPORTANT INFORMATION

### California Branch

3201 California Street, SF, CA 94118

### Mint Plaza Branch

12 Mint Plaza, SF, CA 94103

### Stonestown Branch

565 Buckingham Way, SF, CA 94132

### Pacifica Branch (Cashless)

1220 Linda Mar Blvd., Pacifica, CA 94044

### 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](http://www.sffirecu.org)

### Credit Union Branch Holidays

Tuesday, January 1<sup>st</sup> - New Year's Day  
Monday, January 21<sup>st</sup> - MLK Jr. Day  
Monday, February 18<sup>th</sup> - Presidents' Day

The Contact Center will be closed on New Year's Day.

### 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.



**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.