



SF Fire Credit Union

JULY 2018

Siren News

MESSAGE FROM

President & CEO Kathy Elser



Summer is here, and with its arrival, I'm proud to reflect on a quarter of consistent refinement to our services. Now that the major technical lift of launching our new mobile and online banking system is behind us, our team has been focused on delivering on our credit union commitment to give back to members.

To deliver faster and more knowledgeable member support, we have made a significant increase in staffing to our contact center and real estate teams. Training and integration of our new staff is underway and we're excited for you to get to know them.

As of Memorial Day, we launched our Double Reward Points program, giving members double points on all purchases made with their Platinum Visa Credit Card through Labor Day – a great way to get even more out of your card this summer.

We have also made it easier for members to access their money on the go by doubling our rebates on ATM surcharges (increasing from six to twelve rebates per month) and removing our Out-Of-Network ATM fee.

Over the next quarter, we look forward to delivering continued improvements to your experience with SF Fire Credit Union whether you interact with us online or in-person. Your ongoing support of SF Fire Credit Union is an inspiration to our entire team and it's an honor to serve this community.

Kathy Elser

President and CEO

UPCOMING ESTATE PLANNING WORKSHOP

Stephen Seewer, CFS* Advisor at SF Fire Credit Union and CUSO Financial Services, L.P. is hosting a complimentary Estate Planning Seminar on July 24th at 6:30 p.m. at our California Street Branch. This seminar will give you tools and knowledge you need to make sure your estate is established the right way.

Tuesday, July 24th at 6:30 p.m.

California Street Branch

3201 California Street, San Francisco

Please register with **Kevin Rucker** by **July 20th**
(415) 674-4874 | krucker.cfsinvest@sffirecu.org

*Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through CFS: are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal. Investment Representatives are registered through CFS. The credit union has contracted with CFS to make non-deposit investment products and services available to credit union members. CUSO Financial Services, L.P. (CFS) does not provide tax or legal advice. For such guidance, please consult your tax and/or legal advisor.

MAKE YOUR HOMEBUYING DREAM A REALITY

Our expanded team of experienced loan professionals are here to listen and help you make the best choices for your budget in a rising rate market, for purchases or refinances.

Call our Real Estate Department at 1(888) 499-FIRE (3473) or make an appointment at sffirecu.org

2X REWARDS POINTS* NOW THROUGH LABOR DAY ON YOUR SF FIRE PLATINUM VISA® PURCHASES

This is perfect for those summer travel expenses, and our Visa Credit Card also includes other benefits for your vacations, such as:



No Foreign Transaction or
Currency Exchange Fees



Visa Travel
Services



EMV Chip-Enabled
Cards to Provide
Enhanced Security and
Global Usability

*SF Fire Visa Platinum Extra Awards™ Program Information. How You Earn Points: You earn points when you use your card to make purchases, minus returns, credits and adjustments ("Purchases"). The following transactions are not considered Purchases and will not earn points: Balance Transfers and Cash Advances (each as defined in your Credit Card Agreement), fees, interest charges, fraudulent transactions and certain other charges. Double Rewards Points are accumulated on all purchases through September 3, 2018. 2-Point Example: Earn 2 points for every \$1 of "purchase" charged to your card from May 28, 2018 through September 3, 2018. Points Forfeiture: You will lose your points if your account is closed for any reason. Your account must be in good standing to earn and redeem points. How You Use Your Points: Redeem points for cash, travel, and gift cards. Rewards begin at 2,500 points. Cash rewards will be issued for a U.S. dollar sum in the form of a statement credit, a check or an electronic deposit into an SF Fire Credit Union checking or savings account. Redemption values for travel and gift cards vary. The number of points required for air rewards will be determined at the time of redemption. Rewards Program Rules: Other significant terms apply. Program subject to change.

12 ATM Rebates Per Month

Are you traveling and need cash on the go? SF Fire Credit Union now reimburses you for up to 12 ATM surcharges per month on out-of-network ATMs*.

No Out-Of-Network Fees

We've eliminated our \$2 fee per out-of-network withdrawal.

CO-OP Network: No Surcharges, No Fees

Want to avoid withdrawal fees altogether? Keep an eye out for the CO-OP Network of almost 30,000 ATMs nationwide – no surcharges, no fees, ever.

Free Point-Of-Sale Cash-Back Option

You can take advantage of the free cash-back option when making purchases at grocery stores and similar merchants.

*Up to \$4 per surcharge rebate. Please allow up to 2 business days for reimbursement.

WE'VE GOT YOU COVERED

12

ATM SURCHARGE REBATES
PER MONTH ON US,
AND NO OUT-OF-NETWORK FEES

2018 SENSITIVE DOCUMENT DESTRUCTION DAY

Industrial shredding trucks will be on-site at our **Stonestown Branch** on the following date:

Saturday, September 1st: 9 a.m. - 3 p.m.

You're invited to bring any personal documents, including:

- File Folders
- Checkbooks
- Credit Cards
- CDs & DVDs
- Videotapes
- Cassette Tapes

Items that can't be shredded:

- Wet Materials
- Large Metal Clips
- Plastics
- Medical X-Rays
- Binders
- Cardboard
- Books
- Boxes

Please be sure to go through your belongings prior to the event. You do NOT need to remove paper clips, staples or binder clips. Due to the event's popularity, expect a wait time. Limit: a maximum of four boxes or bags of material per member. If you have any questions, please feel free to contact us.

SF FIRE CREDIT UNION FIREFIGHTERS CORNER

Congratulations CCSF Fire Academy 21st Graduating Class



Congratulations to the 21st graduating class of the City College of San Francisco Fire Academy. It was a great evening that included an inspiring class speech and concluded with the awarding of the Peter Patrick Madigan Antonini Scholarship.

EMS Week 2018 BBQ



SF Fire Credit Union has been pleased to host a BBQ for Emergency Medical Services Week for the last three years. Thank you to all of our Fire Service-Based EMS providers who are trained and equipped to provide our communities with timely emergency medical care.



Event Date:
September 8, 2018

2018 First Responders Stair Climb

Help us support the National First Responder's Fund by making a donation through our fundraising page for the 2018 First Responders Stair Climb. Even a small donation will help achieve our goal!

Visit <https://give.classy.org/SFFIRECU> to donate.

CONTACT CENTER & BRANCHES CLOSED

INDEPENDENCE DAY, JULY 4TH
LABOR DAY, SEPTEMBER 3RD

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

Credit Union Branch Holidays

Wednesday, July 4th - Independence Day

Monday, September 3rd - Labor Day

The Branches and Contact Center will be closed on Independence Day and Labor 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.