



SF Fire Credit Union

Siren News



MESSAGE FROM President & CEO Kathy Duvall

As we head into the second half of 2019, I'm proud to see our credit union community continue to thrive.

In March, we welcomed Jeanine Nicholson as San Francisco's next Fire Chief – a well-deserved next step in a career of service spanning more than 25 years. In June, we also celebrated the graduation of San Francisco Fire Department's 125th Fire Academy Class. I know I speak for all our members when I say congratulations and good luck to all 49 graduates. Your dedication and spirit of service are an inspiration to us all.

With the introduction of our new online Financial Education Center over the past few months, we've been excited to see our community digging into their finances in a new way. So far, close to 3,000 members have used the tool. With over 50 lessons on topics including building emergency savings, home buying, investing, and debt management, we have modules to help with just about any financial question. Visit our sffirecu.org/education to check out the library for yourself!

The summer months are also coming with some special services and discounts for our membership. Through Labor Day, all SF Fire Credit Union members can get more for their money through:

Double Points on all SF Fire Platinum Visa® purchases – just in time for booking that summer trip.

Free Appraisals (up to \$795 value) if you buy your first home or refinance your home.

Everyday Discounts and special rates for our firefighter members.

As always, thank you for your ongoing support. Our loyal members make everything we do possible and we're proud to help each of you achieve your financial goals.

Here's to a great summer!

Kathy Duvall

President and CEO

UPCOMING ESTATE PLANNING WORKSHOP

Stephen Seewer, CFS* Advisor at SF Fire Credit Union is hosting a complimentary Estate Planning Seminar on July 23rd at 6:15 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 23rd at 6:15 p.m.

California Street Branch (3201 California Street, San Francisco)

Please register with **Kevin Rucker** by **July 19th**: (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.

Free Appraisals

When you apply by September 2, 2019
(Up to \$795 value)*

Is There a New Home with Your Name on It?

First Time Home Loans with SF Fire Credit Union

Where does the journey to home ownership start? It starts with a visit to SF Fire Credit Union. With interest rates that put members' needs over profit, free appraisals through September 2, 2019 and local advice you can count on, we turn home ownership dreams into home ownership reality every day.



*For single family residence (SFR) first mortgage applications received from July 8, 2019 through September 2, 2019 and funded by October 18, 2019, SF Fire Credit Union will provide a credit towards loan closing costs for the cost of the appraisal up to \$795, not to exceed the actual cost of the appraisal. SF Fire Credit Union reserves the right to terminate this offer at any time without notice. Nothing herein is or should be interpreted as an offer or commitment to lend. Loans are subject to credit and property approval and other underwriting criteria. Other conditions and restrictions may apply. SF Fire Credit Union NMLS #262686. SF Fire Credit Union is an Equal Housing Lender.




Home Equity Loans vs. Home Equity Lines of Credit: What's the Difference?

When you own a home, you're building up equity. When you want to access that equity (to pay for a remodel, for example, or to pay off other loans), you have two different loan options: a Home Equity Loan or a Home Equity Line of Credit (HELOC). There are certain key differences that will determine which is right for you.

Home Equity Loan

A **Home Equity Loan** might be the best fit if you're planning to use the money in a lump sum for a one-time expense such as consolidating debt or paying for a wedding.

Features:

-  A Fixed Interest Rate for 15 Years
-  No Points*
-  Fully-Amortized Terms So You Can Budget for a Fixed Monthly Payment

*A Point is a fee paid, usually with First Mortgages, to qualify for a lower interest rate. A 1 Point fee represents 1% of the loan balance.

Home Equity Line of Credit (HELOC)

-  A Variable Interest Rate Adjusting Quarterly
-  A 10 Year "Draw" Period to Use the Funds
-  Interest-Only Payment Option For 10 Years

A **HELOC** is a revolving line of credit, which means the funds are waiting for you whenever you need them. This might be the best fit if you're planning a long-term remodeling project in different stages. You only need to borrow the funds you need at a given time, which means you only pay interest on the existing balance owed.

What's Right for You?

Every situation is unique. Our experienced team of loan professionals will listen and help you determine the right path for your needs.

2X

Extra Awards™ Points Now through Labor Day*

On purchases made with your
SF Fire Platinum Visa® Card

Inquire with our branch reps or apply online www.sffirecu.org

Variable Annual Percentage Rate. Rate adjusts quarterly and equals Prime Rate for previous month plus 4.00% to 8.00% depending on creditworthiness. *SF Fire Platinum Visa® 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 2, 2019. 2-Point Example: Earn 2 points for every \$1 of purchase charged to your credit card from May 27, 2019 through September 2, 2019. 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 travel rewards will be determined at the time of redemption. Rewards Program Rules: Other significant terms apply, see SF Fire Platinum Visa® Extra Awards™ Program brochure. Program subject to change. All loans are subject to credit, income and debt verification as well as final underwriting approval. Rates effective as of May 1, 2019. Rates and term subject to change at any time. Other restrictions may apply. The statement closing date is the 15th of each month and the payment due date is the 12th of each month. Therefore, the number of days between your statement closing date and your payment due date (the grace period) may vary from one billing cycle to another. Late fees are assessed if your account is more than 15 days late. If you have any questions please call 415.674.4800 or 1.888.499.FIRE (3473) from 7AM to 8PM (Pacific) Monday – Saturday.



YOUR FICO® CREDIT SCORE

You can now access your FICO® Score* for free within our Online Banking platform and app. This information will be updated on a quarterly basis. We hope that this resource will help our members plan for major borrowing decisions and keep an eye on their financial health.

*FICO is a registered trademark of Fair Isaac Corporation in the United States and other countries. SF Fire Credit Union and Fair Isaac are not credit repair organizations as defined under federal or state law, including the Credit Repair Organizations Act. SF Fire Credit Union and Fair Isaac do not provide "credit repair" services or advice or assistance regarding "rebuilding" or "improving" your credit record, credit history or credit rating.

SF FIRE CREDIT UNION
FIREFIGHTERS CORNER

Congratulations CCSF Fire Academy 23rd Graduating Class



Congratulations to the 23rd graduating class of the City College of San Francisco Fire Academy. The ceremony included inspiring speeches from invited guests like Retired Fire Chief Jim Skinner, and concluded with the awarding of the Peter Patrick Madigan Antonini Scholarship. The reception for this event was sponsored by the Credit Union.

EMS Week 2019 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.



2019 First Responders Stair Climb

Help us support the National First Responders Fund by making a donation through our fundraising page for the 2019 First Responders Stair Climb or by signing up to join our team. Even a small donation will help achieve our goal!

Event Date:
September 7, 2019

Donate at: <https://give.classy.org/SFFireCreditUnion>

CONTACT CENTER & BRANCHES CLOSED

**INDEPENDENCE DAY, JULY 4TH
LABOR DAY, SEPTEMBER 2ND**

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

Thursday, July 4th - Independence Day

Monday, September 2nd - 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.

