



SF Fire Credit Union

Siren News



MESSAGE FROM

President & CEO Kathy Duvall

Fall promises to be a busy season at SF Fire Credit Union. We kicked off September with Sensitive Document Destruction Day, followed by participating in the 2018 San Francisco First Responders Stair Climb on the 8th of September. Looking forward, we are excited to host several investment workshops, help fundraise for the Firefighter Toy Program and more, all of which you can read up on in this quarter's Siren newsletter.

Beyond our member and community events, I'm pleased to report progress in our efforts to enhance the level of service and value we provide to our members. After expanding our Contact Center staff and increasing ATM rebates this summer, you can look forward to fall updates including the addition of FICO scores and transaction memos to our online banking, making your finances easier to monitor and organize than ever before.

And finally, speaking of changes, I have an announcement of my own: I'm excited to share that I got married this past August and, as of the end of this letter, will be transitioning my last name from Elser to Duvall. Definitely a small change in the grand scheme of things here at SF Fire Credit Union, but an important detail to clarify as you start seeing messages from an unfamiliar name.

As always, thank you for your membership and support.

Kathy Duvall

President and CEO

UPCOMING ESTATE PLANNING SEMINARS

Get the tools and knowledge you need to make sure your estate is established the right way. Stephen Seewer, CFS* Financial Advisor at SF Fire Credit Union, is hosting complimentary **Estate Planning Seminars** on the following dates:

Tuesday, October 23rd at 6:15 p.m.

Stonestown Branch

565 Buckingham Way, San Francisco

Please register with Kevin Rucker by October 19th

(415) 674-4874 | krucker.cfsinvest@sffirecu.org

Tuesday, November 13th at 6:30 p.m.

Mint Plaza

(Location TBD)

Please register with Kevin Rucker by November 9th

(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.



MORTGAGES & HELOCS

Refinancing your mortgage, or purchasing a new home?



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.

Call our Real Estate Department: 415.674.4803 Monday - Friday: 8:30 a.m. - 6:00 p.m., Saturday: 8:30 a.m. - 3:00 p.m. or make an appointment at sffirecu.org

SF Fire Credit Union is the lender for first and second mortgage loans plus home equity lines of credit and home equity installment loans. SF Fire Credit Union NMLS #262686. 3201 California Street, San Francisco, CA 94118. Terms and conditions apply. All loans are subject to credit approval.

FRAUD PREVENTION – Identity Theft

Most Common Examples Of Identity Theft



Debit And Credit Card Fraud

Card numbers can be stolen in a variety of ways: physically stealing the card, hacking into a merchant's website, installing card skimmers at gas pump or self-checkout machines.



Phishing Calls

Often automated, they try to create a sense of panic to get you to reveal personal information, such as card numbers, or get you to make a payment immediately through unconventional means, such as purchased gift cards. Callers may purport to be from the IRS, your financial institution, or law enforcement.



Tax fraud

False tax returns can be filed using your social security number if that is compromised, with refunds requested to be sent to the identity thief.

How To Protect Yourself

Stay Secure Online And Over The Phone



Safeguard Your Email Accounts



Check The Status Of Your Tax Return Filings



Monitor Your Credit Report Regularly



What To Do If You Are Victimized

- Notify Us As Soon As Possible: 1.888.499.FIRE (3473) Monday through Saturday 7AM - 8PM (Pacific)
- Place A Verbal Password On Your Accounts
- File A Police Report
- Contact The Credit Reporting Agencies
- Keep An Eye Out For Future Attempts
- Visit Identitytheft.gov

New & Used Auto Loans

Now is the time to buy out that lease, or lock in a low rate on a new or used vehicle. It's easy to apply and get pre-approved.

Terms up to 84 Months

Up to 125% financing (including tax, license, and warranty)


No prepayment penalties

Dealership or Private Party Sales
(In-State Only)

Rates As
Low As

3.09 %
APR

Up to 60 months



Apply online, over the phone, or
come see us at one of our branches.

*Annual Percentage Rate for 60-month term as of 10/01/18 and subject to change. Based on credit worthiness. All loans subject to credit approval. Rates will depend on individual's credit, as well as amount financed, loan-to-value (LTV) ratio, and other vehicle characteristics. Speak to a loan officer for details.

Go places with us.

SF Fire Platinum Visa[®] is your fee-friendly travel card.

No Annual Fee

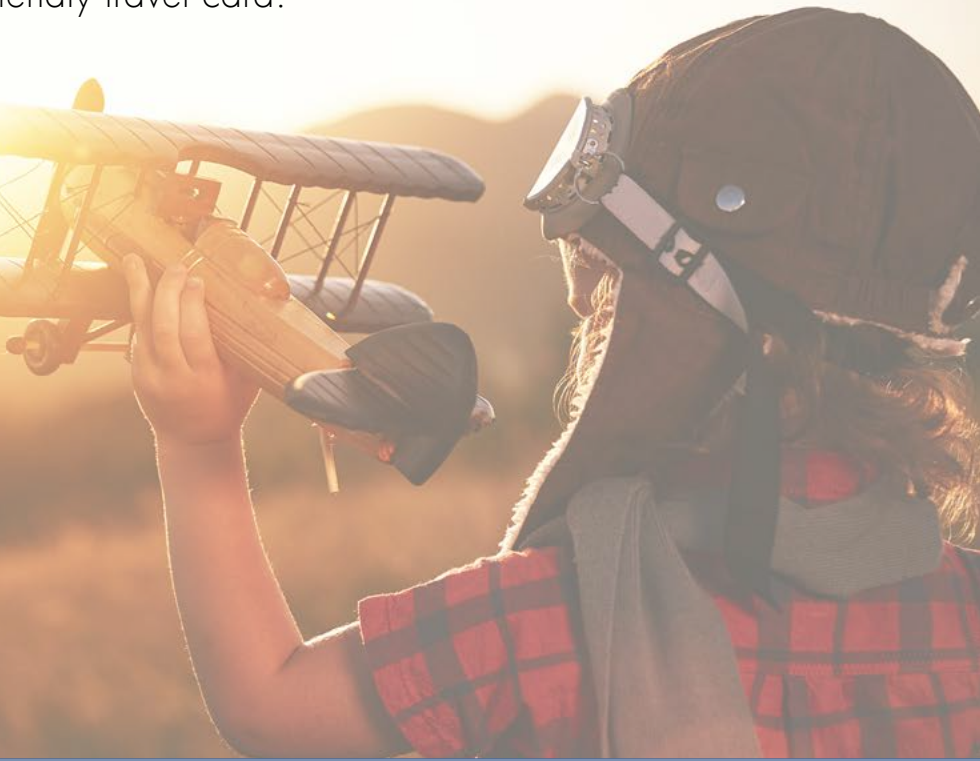
No Cash Advance Fee

No Foreign Transaction Fee

No Overlimit Fee

Rates As
Low As

9.00 %
APR



*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.

2018 Phoenix Society of San Francisco 26th Annual Old-Timers' Night Dinner

Honoring Retired S.F.F.D. Veterans:

BATT. CH. Tony Smerdel – FF T2, E43, E7, E40, R2,
Lt. E1, R2, Sec. Ch.-Sp. Ops./EMS, Lt. R1, Capt. R2,
Batt. Ch. B10, B9

Lt. Jim Nutley, Jr. – FF Old E40, Airport, Ch. Op.-
Airport, Lt. Airport - Training and Ops

BATT. CH. George Maloney - FF Old E4, T5, Old
E47, Old E4, T6, Lt. T8, Capt. – Floating, Batt. Ch.
B10, B9, Asst. Ch. D1, D2

BATT. CH. Guido Costella – Sal.2, Old E10, E42, Old E4,
T3, Lt. T16, E21, Radio, Capt. E17, E21, Batt. Ch. B8, B9

Lt. Bob Quatrin – FF T17, Lt. E44

Wednesday, November 7th, 2018
Spanish Cultural Center- Patio Español
2850 Alemany Blvd. at Farragut Ave., S.F.

Contact: Phil Reid (415) 285-7392

2018 First Responders Stair Climb



The 2018 First Responders Stair Climb was a success. Fellow San Francisco firefighters and their supporters scaled the 1,197 steps / 52 floors, to the top of the Bank of America Building at 555 California Street. The non-profit funds raised will pay for first responders throughout the state of California to attend PTSD programs.

To learn more about this campaign, visit sfstairclimb.com

Santa at SF Fire Credit Union

'Tis the season! Drop by one of our branches to have your photo taken with Santa. Every kid (or kid at heart) will get a free photo to take home.

Pacifica Branch

Monday, Dec. 10th: 10 a.m. - 11:30 a.m.

Stonestown Branch

Monday, Dec. 10th: 1 p.m. - 4 p.m.

Mint Plaza Branch

Tuesday, Dec. 11th: 10 a.m. - 11:30 a.m.

California Street Branch

Tuesday, Dec. 11th: 1 p.m. - 4 p.m.

(* Retired SFFD Firefighter, Bob Cuff)



BOARD ELECTION NOTICE

The Annual Meeting of the Members and elections of volunteer officials will be held on Presidents' Day, Monday, February 18th, 2019, at the Spanish Cultural Center located at 2850 Alemany Blvd. in San Francisco.

There are four 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 November 20th, 2018.

To obtain additional information regarding election procedures, write to SF Fire Credit Union, ATTN: Jennie-Sue Nuccio, 3201 California Street, San Francisco, CA 94118.

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

Monday, October 8th - Columbus Day
Monday, November 12th - Veteran's Day
Thursday, November 22nd - Thanksgiving Day
Tuesday, December 25th - Christmas Day

The Contact Center will be closed on Thanksgiving Day and Christmas 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.