



SF Fire Credit Union

Siren News



MESSAGE FROM President & CEO Kathy Duvall

Fall is arriving at SF Fire Credit Union with some great traditions and exciting updates for members.

We kicked off September as we do every year by participating in the First Responders Stair Climb. This year's event raised more than \$189,000 to support first responders suffering from Post-Traumatic Stress Injuries.

As the school year starts, I'd like to extend another round of congratulations to the 2019 Arthur F. McIntyre scholarship recipients Kaitlin Kelly, Katherine Brown, Elise Styles and Kathryn Haberman. We're proud to have you as members and are excited to see what you achieve in the coming year. Applications for our 2020 scholarships will be due in early February. If you'd like to apply, you can learn more about the process in this edition of Siren News or on our website.

On September 23rd, we also introduced members to our fall auto loan refinancing promotion. If you're looking for more financial freedom and lower monthly expenses, refinancing with our low interest rates and \$150 rebate are a great place to start – it's the perfect opportunity to move your auto loan out of a bank and into a credit union that puts you first.

Speaking of putting members first, in the coming months we are excited to introduce you to a refreshed look for the SF Fire Credit Union brand. Your experience online and in-person will remain very much the same, but we will be rolling out a modernized logo, updated color palette and new member photography that honors our 68-year tradition of service and celebrates our vibrant community.

As always, thank you for your ongoing membership and support. We're proud to serve you and are excited for what fall has in store.

Kathy Duvall

President and CEO

2020 ARTHUR F. MCINTYRE SCHOLARSHIP

Pick up an application from one of our branches, or download the application from our website.

- Four \$2,500 scholarships will be awarded
- Two high school students and two college students will receive awards

Eligibility

1. Student must be a member of SF Fire Credit Union in good standing
2. Enrolled as a full-time student in an accredited university, college, community college, or high school
3. Current grade point average of 2.5 or higher
4. Previous scholarship recipients must wait one year after awarding of a scholarship to apply again

Applications are due by February 3, 2020. Winners will be announced at the Annual Meeting of the Members on February 17, 2020.





Our Easy-To-Use Checking Account

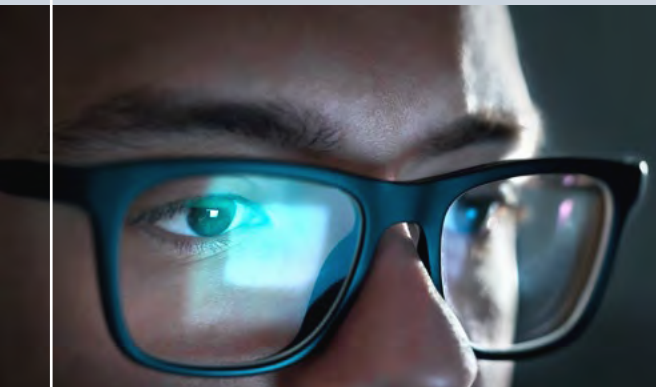
We offer a hassle-free Checking Account featuring **No Monthly Fee, No Minimum Balance, No Direct Deposit Requirements**, and more.

Did you know with our **Checking Account** and our **ATM Anywhere Debit Card**, we refund up to **12 ATM surcharges** (up to \$4 per rebate*) per calendar month?

Visit SFFIRECU.ORG to learn more.

*Rebates are automatically posted to your account within two business days. We automatically rebate international surcharge fees, but in cases where the fees do not get reimbursed due to processing differences on some out-of-country networks or ATMs, please retain a copy of your receipt so that we can process any rebate of a surcharge that fails to refund automatically. The receipt must be presented no later than 60 days after the transaction cycle ending date of the SF Fire Credit Union account statement on which the transaction appears. Please note that any exchange fees do not qualify as ATM surcharges, and a surcharge must be clearly identified on your receipt for us to process the refund if it doesn't automatically appear in your account. Effective June 1st, 2018: Up to 12 ATM surcharge rebates per month, up to \$4 per rebate.

SECURING YOUR ACCOUNTS: Best Practices For Phone & Online Safety



More and more financial business is done remotely: Online & Mobile Banking, transferring funds to other people through apps like Venmo, even purchasing or selling items on sites like Craigslist. This convenience comes with the increased risk that you don't necessarily know to whom you're talking, not even on the phone with Caller ID. **Two recent fraud patterns have emerged which you need to be able to recognize.**

SF Fire Credit Union will never call you to obtain your account/credit card number, nor other personal identification information such as your member number or SSN.

Phone/Caller ID Spoofing & Financial Institutions

Some banks and credit unions have reported that fraudsters can 'spoof' a financial institution's name and phone number, so that they appear in your caller ID. When you answer what appears to be a legitimate call from your institution, the fraudster identifies himself as an employee and asks you to verify account information, then uses that information to take over your account(s).

As a reminder, SF Fire Credit Union will never call you to obtain your account/credit card number, nor other personal identification information such as your member number or SSN. If you don't initiate the contact, don't share such information over the phone. Call us immediately if you suspect you've been a victim of fraud, or if you suspect someone is impersonating SF Fire Credit Union.

The Online Selling Scam

When you're selling online, you don't truly know to whom you're selling. Be cautious when choosing what payment methods to accept. Many online marketplaces such as *Craigslist* and *Letgo* provide tips and warnings on red flags.

The **Online Selling Scam** works like this: you list something for sale online. The fraudster approaches you to purchase the item with a **check or Cashier's Check**, possibly written for more than your listed selling price. Once you've completed the transaction, the scammer contacts you to claim they "overpaid" or included "shipping costs" and requests that you refund them via Moneygram, Zelle, or similar options. These channels **are like cash**: the payments are untraceable, and once the funds are gone, they're gone. Subsequently, the original check or Cashier's Check will turn out to be bad.

Get A \$150 Rebate

When You Refinance Your Auto Loan with SF Fire

With a rate as low as **3.39%**, you'll have a little more room to move with lower monthly payments. Plus, you'll get a **\$150 rebate just for refinancing**. Add in the fact that your auto loan will have a new home with the credit union that always puts you first...and that's pretty far, indeed.

Apply in Online Banking or talk to our staff.

\$150 Cash Bonus on refinance applies to auto loans refinanced from another lender to SF Fire Credit Union. Cannot be combined with other consumer loan offers and is not valid on existing SF Fire Credit Union loans. Member must have a valid registration to qualify for this offer. Minimum loan balance required is \$15,000. Rates based on creditworthiness and the age of the vehicle. Membership and other restrictions may apply. Cash bonus will be deposited into primary member's savings account within two weeks of the loan funding date. Subject to change or cancellation at any time. Annual percentage rate (APR) as of September 1, 2019 and is subject to change. Rate as low as 3.39% APR 60 months based on credit qualifications. Maximum term varies based on loan amount. Loans subject to all credit union policies and procedures. Call for details. Representative example: \$15,000 @ 3.39% APR for 60 months - \$273.00 monthly payment. Offer is valid for new loans originated September 23 through November 23, 2019. All transactions must close by November 30, 2019. The auto refinance promotion will be available to SF Fire Credit Union members and non-members.

Great Rewards, No Gimmicks.

Spend Smarter with an SF Fire Platinum Visa®

- No Annual Fee
- No Foreign Transaction Fee
- No Balance Transfer Fee
- No Overlimit Fee
- No Cash Advance Fee
- Extra Awards™ Points

Apply in Online Banking or talk to our staff.

Annual Percentage Rate based on credit worthiness. Variable rate adjusts quarterly and equals Prime Rate for previous month plus 4.00% to 8.00% depending on credit worthiness. 7.25% is the Credit Union's floor rate and 18.00% is the ceiling rate. All variable rates, terms and conditions subject to change without notice. For complete program details visit our website at: www.sffircu.org.

2019 Phoenix Society of San Francisco 27th Annual Old-Timers' Night Dinner

Honoring Retired SFFD Veterans:

FF Frances Boyle Focha - FF Prob. T5 & E6,
Floating, R1, E29, E21, T5

ASST. CH. Jim Cavellini - FF Prob. Old E6 & T15,
Old E14, Old E34, E3, Lt. E3, Capt. E1, Batt. Ch.
6, 4, 5, Asst. Ch. M. S.

CAPT. George Drake - FF Prob. E4, E37, & T13,
Ch. Op. Batt. 3, 4, & 5, Div. 2, Lt. DoT, E36/
Haz. Mat., E16, Capt. SFO Airport Crash 1 &
2, E21

LT. Skip McKinney - FF Prob. T7, E2, FF E23,
E38, R2 & T1, Ch. Op. CD-1, Lt. E7

Wednesday, November 6, 2019

Spanish Cultural Center- Patio Español
2850 Alemany Blvd. at Farragut Ave., S.F.

Contact: Phil Reid (415) 285-7392

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 14 - Columbus Day
Monday, November 11 - Veterans' Day
Thursday, November 28 - Thanksgiving Day
Wednesday, December 25 - Christmas Day
Wednesday, January 1 - New Year's Day

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

2019 First Responders Stair Climb



The 2019 First Responders Stair Climb was a success. 399 San Francisco firefighters and their supporters climbed 1,762 stairs / 61 flights, to the top of the Salesforce Tower at 415 Mission Street. The non-profit funds raised will pay for first responders throughout the state of California to attend PTSI 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.

California Street Branch

Tuesday, Dec. 10: 11 a.m. - 4 p.m.

Stonestown Branch

Wednesday, Dec. 11: 11 a.m. - 4 p.m.

(* Retired SFFD Firefighter Bob Cuff)

BOARD ELECTION NOTICE

The Annual Meeting of the Members and election of volunteer officials will be held on Presidents' Day, Monday, February 17, 2020, at the Spanish Cultural Center located at 2850 Alemany Blvd. in San Francisco.

There is one position on the Board of Directors which is up for election. Nomination petitions must be received at the Main Branch of SF Fire Credit Union by **November 19, 2019**.

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