



SF Fire Credit Union

Siren News



MESSAGE FROM President & CEO Kathy Duvall

Spring has arrived, and with it, a season of events, new products, and new financial tools from SF Fire Credit Union.

I'd like to give a big thank you to the 308 members who attended our 68th Annual Meeting on February 18th. It's an honor to see our membership come together in celebrating the history of our credit union and guiding its future. We also had the honor of awarding Arthur F. McIntyre Scholarships to four inspiring students: Kaitlin Kelly, Katherine Brown, Elise Styles and Kathryn Haberman. Congratulations to each of you—we wish you continued success in life and the classroom!

To help our members achieve financial goals big and small, we have unveiled a new online Financial Education Center, filled with simple guides on topics ranging from building emergency savings to considering the pros and cons of home ownership. You can visit the Financial Education Center at <https://sffirecu.everfi-next.net/welcome/members>.

You may have also noticed that our online banking platform now provides FICO® Scores to help you closely monitor your financial health—the first step in a series of updates and new features that we will introduce throughout 2019.

We will also be holding our first Sensitive Document Shred Event of 2019 on May 1st and May 4th at our Stonestown location from 9am to 3pm. Join us and wrap up your spring cleaning by keeping your personal information safe.

Looking forward to summer, we are preparing to introduce several new products and online services that will make your money easier to track and manage than ever before. So enjoy your spring and stay tuned—there's more on the way!

Kathy Duvall

President and CEO

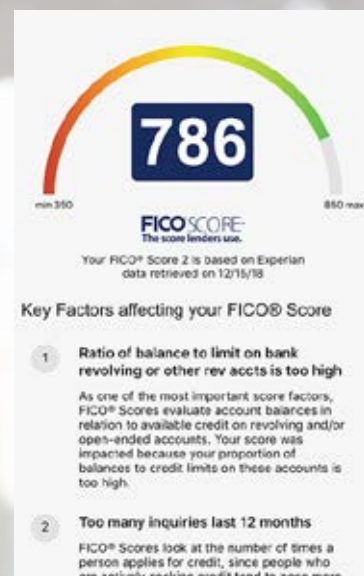
YOUR FICO® CREDIT SCORE

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 new resource will help our members plan for major borrowing decisions and keep an eye on their financial health.

ADDING THE FICO® SCORE FEATURE

To add the FICO® Score feature, you'll need to find it in the list of available widgets and click "activate." You have two options for reaching the list of available widgets:

- From the dashboard, go to the bottom of the menu displaying your active tools and click on **More Options**. This extends a display of more tools; from here, click on **Widget Options**.
- Click on your profile name and icon in the upper right-hand corner to open a menu. Choose **Settings**, and then click on the **Widgets** tab.





**Rates Are On the Move;
We'll Help You Keep Up.**

2.43 %
Annual
Percentage
Yield

**18 - Month Bump Up
Term Certificate***

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 18-month term of your term certificate.

Get More for Your Savings

You can reach your savings goals by opening a Term Certificate, such as an 18-Month Bump Up Certificate with an APY** of 2.43%.

What Is a "Bump-Up" Term Certificate?

If the offered dividend rates for new certificates go up again in the next few months, you won't miss out. One advantage of the 18-Month Bump Up Term Certificate is flexibility; if rates increase in the future, you can raise your dividend rate to match the new rate, once per the 18-month term.

How to Open a New Term Certificate

With a minimum deposit amount of \$250, it's easy to open a new Term Certificate from the comfort of your home or office.

If you need to move funds from another institution:

You'll need to deposit funds into a checking or savings account you already have at SF Fire Credit Union.

- Deposit a check using Mobile Deposit through our Mobile Banking app.
- If you have already linked your account at the other institution, you can pull funds from that account to your account here through Transfers (up to the daily limit of \$10,000).

Once the funds are deposited, follow the steps below:

If you want to use money already on deposit here (or if you have any additional questions about your options):

- Send us a Secured Message through Online or Mobile Banking using the Subject Line "Certificate Instructions." Please let us know what term you want, the amount to deposit in the certificate, and from which account you want to transfer the funds.
- Call our Contact Center at 415.674.4800 or 1.888.499.FIRE (3473).
- Contact us via LIVE CHAT at www.sffirecu.org.

*Term Certificates = Minimum deposit of \$250 required. **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.

2019 SENSITIVE DOCUMENT DESTRUCTION DAYS

We're happy to announce **two** Sensitive Document Destruction Days on **May 1st** and **May 4th** held at our **Stonestown Branch** (parking lot). Please note that **e-Waste** will only be accepted on **May 1st**.

Wednesday, May 1st & Saturday, May 4th: 9AM - 3PM

Services: Industrial Shred Trucks

Restrictions: The shred trucks can only handle paper documents. They **cannot** accept **VHS/DVDs, tapes, binders, or cardboard boxes**. Please be sure to go through your belongings prior to the event. You do **NOT** need to remove paper clips or staples, but **please remove any binder clips**.

Wednesday, May 1st ONLY: 9AM - 3PM

Services: e-Waste Collection

The e-Waste truck will collect e-waste including:

- Computers
- Monitors
- Laptops
- Cell Phones
- TVs
- DVD Players
- VCRs
- VHS/DVDs

We Are Here To Help Local Business Owners Thrive.

Our experienced Loan Officers can help you find the right loan for your business.

COMMERCIAL REAL ESTATE

Our loan products feature:

- Loan Amounts: \$250,000 to \$10,000,000
- Fixed and variable rates, including 3/1, 5/1 & 7/1 ARMs
- Maturities up to 10 years
- Loan Amortization up to 30 years
- Acquisition, refinancings (including cash-out) and renovation

BUSINESS LOAN

With a Fixed or Variable Rate Business Loan, you can:

- Purchase inventory, equipment, or other fixed assets
- Increase working capital
- Restructure your balance sheet
- Acquire other companies or execute management buyout
- Loan amounts range from \$100,000 to \$10,000,000

Talk to Us: COMMERCIAL REAL ESTATE
John Mix | jmix@sffirecu.org

BUSINESS LOANS
Kevin Louie | klouie@sffirecu.org

2019 Fire Safety and Emergency Preparedness Fairs

FIRE SAFETY & EMERGENCY PREPAREDNESS FAIR



The San Francisco Fire Department is conducting **Community Safety Fairs** throughout the year in each of the 10 Battalions. This is an effort to engage the communities with their local Firefighters, EMT's and Paramedics, to allow local communities to meet the members of their nearby Fire Stations, and to provide them with an overview of what they do.

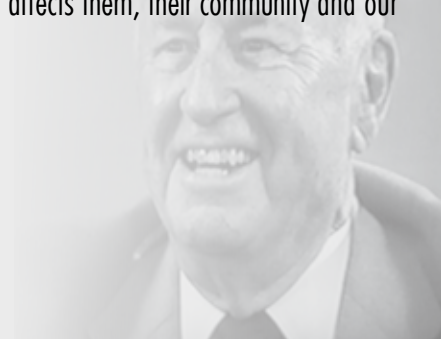
To find a Safety Fair in your neighborhood, visit: <https://sf-fire.org/sffd-community-safety-fair-schedule>

2019 Arthur F. McIntyre Scholarship Recipients

Congratulations to the four students who were awarded the 2019 Arthur F. McIntyre \$2,500 scholarship. Each student was evaluated based on their overall academic performance and their essay describing the credit union philosophy and how it affects them, their community and our country — now and in the future.

CONGRATULATIONS TO:

College	High School
Elise Styles	Kaitlin Kelly
Kathryn Haberman	Katherine Brown



CONTACT CENTER & BRANCHES CLOSED
MEMORIAL DAY, MAY 27TH

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

Monday, May 27th - Memorial Day

The Branches and Contact Center will be closed on Memorial 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.

