



SF Fire Credit Union

APRIL 2016

Siren News

MESSAGE FROM THE PRESIDENT

Spring Update

Spring has arrived in San Francisco, following what turned out to be the El Niño winter we had hoped for. While the rainy weather was appreciated by all, we were fortunate to have a mild and sunny Presidents Day weekend, which boded well for our Annual Meeting of Members. Over three hundred and fifty members attended, many of whom I had the pleasure to chat with.

Highlights of the meeting included awarding this year's recipients of the Arthur F. McIntyre Scholarship. Congratulations to Angelo Baciocco, Hannah Fewell, Felix Deng, and Laurie Purdy-McFadden for being selected. We wish you continued success in your academic endeavors.

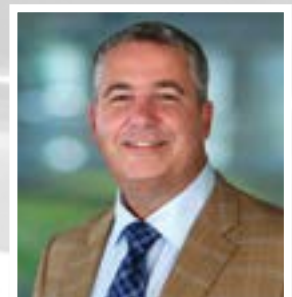
The election results for the credit union's Board of Directors and Supervisory Committee were also announced. John Sweeney, Brook Baker, and Anthony Diluzio were installed on the Board of Directors, as well as Michael Moran and Kevin Kuhn on our Supervisory Committee.

On behalf of everybody at SF Fire Credit Union, I thank all of our elected officials for the time and commitment they volunteer in fulfilling the responsibilities of these important positions.

We've got a lot in store for this coming Spring and Summer. [Document Shred Days](#), always a popular event with members, will be held at all of our branches during the last week of April (See article on Page 4). We're in the final stages of development for our new Online Banking system, which will offer a greater level of security with a two-factor authentication process. Microchip enabled debit cards are coming soon, and these will provide enhanced security and global usability.

I hope to see you soon, be it at a Shred Day event or at the Main Branch. If our paths don't cross, know that I always welcome your questions or comments and encourage you to contact me via our website ("Ask Darren"), Twitter (@SFFireCU) or mail at our California Street address.

Darren Herrmann
President and CEO



THRIVE

BUSINESS LOANS

SF Fire Credit Union is here to meet the borrowing needs of members who own small businesses.

We can help you secure the funds needed for:

- Working Capital
- Machinery & Equipment
- Company Vehicles
- Purchase of Commercial Property
- Fixtures
- Furniture
- Franchises

We offer a wide range of Business Loan products:

- Business Visa
- Lines of Credit
- Term Loans
- Commercial Real Estate Loans
- SBA (Small Business Administration) Loans

Contact us to learn more or schedule an appointment:

Herman White, Jr.
Vice President of Business Services
Phone: (415) 674-4808
Email: hwhite@sffirecu.org

Caitlin Reardon
Business Development Officer, Business Services
Phone: (415) 674-4813
Email: creardon@sffirecu.org

Naray Silaphet
Commercial Real Estate Officer
Phone: (415) 345-5419
Email: nsilaphet@sffirecu.org

TRAVEL

PLATINUM VISA

Great travel features of our Platinum Visa Credit Card include:

- No Foreign Currency Exchange or Transaction Fees
- Auto Rental Collision Waiver
- Lost Luggage Locator Service
- Travel Emergency Assistance Services

RATES AS LOW AS
7.50%¹
APR

NOTIFY US OF YOUR TRAVEL PLANS TO AVOID ANY RESTRICTIONS ON YOUR CARD.

¹ 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.

REMODEL

HOME EQUITY LINES OF CREDIT

Our low-rate Home Equity Line of Credit can give you the financial wiggle room to tackle just about any remodeling project.

- No Minimum Draw Required
- No Processing Fees
- Low Payments - Interest Only Options
- Interest May Be Tax Deductible

RATES AS LOW AS
3.50%*

LEARN MORE AND APPLY ONLINE AT WWW.SFFIRECU.ORG

* 1. Annual Percentage Rate is based on an 80% loan-to-value for California properties. The Home Equity Line of Credit Annual Percentage Rate is based on an index. The index is the highest Prime Rate currently published in the Wall Street Journal, Western Edition, on the 1st day of the month (or the next business day if the 1st is not a business day) prior to the change. Rate is subject to change at any time. 2. If you do not keep your credit line open for 2 years, you agree to reimburse \$300 in processing costs to the Credit Union. 3. Please consult a tax advisor about your specific tax situation.

RULES AND REGULATIONS

The Office of Foreign Assets Control

In the past, the management of the credit union has been requested to provide more transparency into the regulations that we're required to comply with, and the steps we take to do so. In our previous issue, we learned about the Bank Secrecy Act (BSA). This quarter, we're going to focus on another federal requirement that helps minimize our risk of losing money to or inadvertently supporting money launderers, drug traffickers, or terrorists.

WHAT IS THE OFFICE OF FOREIGN ASSETS CONTROL (OFAC)?

The Office of Foreign Asset Control (OFAC) is the part of the US Department of Treasury that administers and enforces economic and trade sanctions based on US foreign policy and national security goals against targeted foreign countries and regimes, terrorists, international narcotics traffickers, those engaged in activities related to the proliferation of weapons of mass destruction, and other threats to the national security, foreign policy or economy of the United States.¹

OFAC essentially helps to protect financial institutions (like SF Fire Credit Union) and individuals against transactions that may risk financial loss or from engaging in financing terrorist or criminal activity. They compile an ongoing list of Specially Designated Nationals (SDNs) which is a list of individuals and companies owned or controlled by, or acting for or on behalf of targeted countries (not friendly to the United States), as well as groups and entities designated under programs that might not be country-specific.

HOW DOES SF FIRE CREDIT UNION COMPLY WITH THE OFAC?

We take many measures to ensure the safety and soundness of SF Fire Credit Union. This starts at the individual member level. We screen every account against the OFAC SDN list on a daily basis. Our member-facing staff has been well-trained to identify transactions or activity that may be deemed prohibited or blocked. An example of activity that would be blocked according to OFAC's current SDN list (last updated March 16th, 2016), would be if a member was trying to wire funds (in any amount) to or from Sudan.²

Our employees, Board of Directors, and Supervisory Committee are required to go through BSA/OFAC compliance training annually.

QUESTIONS?

If you have questions about our compliance, please contact our Compliance Officer Emily Borowski at eborowski@sffirecu.org, or visit our website at www.sffirecu.org and Ask Darren.

¹ <http://www.treasury.gov>

² <http://www.treasury.gov/resource-center/sanctions/SDN-List/Pages/default.aspx>

Spring Shred Days 2016

Industrial shredding trucks will be on-site at all of our branches on the following dates:

Monday, April 25th:	Pacifica Branch	11AM - 3PM
Tuesday, April 26th:	Mint Plaza Branch	11AM - 3PM
Wednesday, April 27th:	Stonestown Branch	9AM - 5PM
Thursday, April 28th:	California Street Branch	9AM - 5PM

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

- Credit Cards
- CDs & DVDs
- Videotapes
- Cassette Tapes
- Cardboard
- X-Rays

If you have any questions, please feel free to contact us. We'll see you then.

2016 Arthur F. McIntyre Scholarship Recipients

Congratulations to the four students who were awarded the 2016 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
Felix Deng	Angelo Baciocco
Laurie Purdy-McFadden	Hannah Fewell

Station Steward's Luncheon Wednesday, April 13th (Watch 31)

at Scoma's (Pier 47, 1965 Al Scoma Way, San Francisco) Refreshments 11:30am | Lunch 12:30pm

Complimentary Valet Parking

BRANCHES CLOSED

MEMORIAL DAY, MAY 30TH

Contact Center & Web Chat Available

6:00AM to 10:00PM, 7 days a week

California Branch

3201 California Street, SF, CA 94118-1903

Mint Plaza Branch

12 Mint Plaza, SF, CA 94103

Stonestown Branch

565 Buckingham Way, SF, CA 94132-1904

Pacifica Branch (Cashless)

1220 Linda Mar Blvd.
Pacifica, CA 94044-4264

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

7 Days a Week 6:00 a.m. - 10:00 p.m.

Telephone

(415) 674-4800 1 (888) 499-FIRE (3473)

Apply for a Loan 24/7

By Phone: 1 (888) 499-FIRE (3473)
Online: www.sffirecu.org

Online and Mobile Services at www.sffirecu.org

- Online and Mobile Banking with free Bill Pay, free check deposits and free Account-to-Account Transfers
- Current Rates
- ATM and Shared Branch Locator

Credit Union Holidays

Monday, May 30th - Memorial Day

The Branches will be closed, however the Contact Center / Web Chat will be open during its regular hours, from 6:00am to 10:00pm.

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 deposits are insured to \$250,000 per account.

This institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money. Accounts with this institution are not insured by any state government.