



SF Fire Credit Union

JULY 2017

Siren News

PLATINUM VISA®

Triple Rewards Points on all Purchases

Summer spending is more rewarding with our Platinum Visa. Earn unlimited triple points on all purchases made now through **September 5th**.

Earn 3 Extra Awards™ points for every \$1 spent this summer on all purchases made with a SF Fire Credit Union Platinum Visa*. Redeem for your choice of rewards, which include **cash back, gift cards, or travel**. Redemption available with as few as 2,500 points.

No Need to Enroll

Visa Platinum Credit Cards are already registered** in our free Extra Awards™ program. They're automatically earning triple points on all purchases made now through September 5th, 2017.

*This promotion does not apply to SF Fire Credit Union Debit or CSFA Visa Credit Card purchases

** On your first visit to the Extra Awards page which is accessed from within Online & Mobile Banking, you will need to provide your email address and accept the program Terms and Conditions.

Redeeming Points is Quick & Easy

Checking rewards point balances and redeeming them for cash, gift cards, or unrestricted travel is quick and easy.

Online

- Log into Online Banking
- Click on 'Visa Transactions' under Balances & History
- Click 'View Points' top of our Visa Transaction page
- Click 'Order Rewards' sidebar of the Extra Awards page

Mobile

- Tap 'Visa Platinum' to view the available action tools
- Tap the 'Rewards' icon to open the Extra Awards Redemption Page

Over the Phone

Contact Extra Awards (SF Fire Credit Union's rewards program partner) Redemption Center at 1.877.909.1450. They can be reached Monday through Friday between the hours of 6:00AM and 6:00PM (Pacific).

PLATINUM VISA®

3X REWARDS POINTS

NOW THROUGH SEPTEMBER 5TH



SF Fire Visa Platinum 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. Triple Rewards Points are accumulated on all purchases through September 5, 2017. 3-Point Example: Earn 3 points for every \$1 of "purchase" charged to your card from June, 5 2017 through September 5, 2017. 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 a SF Fire Credit Union checking or savings account. Redemption values for travel and gift cards vary. The number of points required for air rewards will be determined at the time of redemption. Rewards Program Rules: Other significant terms apply. Program subject to change. For more information, visit sffirecu.org. This credit card program is issued and administered by SF Fire Credit Union. Deposit products and services are provided by SF Fire Credit Union. SF Fire Credit Union logo is a registered trademark of SF Fire Credit Union. Visa is a registered trademark of Visa International Service Association, and is used by the issuer pursuant to license from Visa U.S.A. Inc.

AVOID DEBIT & CREDIT CARD RESTRICTIONS

Notify Us of Your Travel Plans

Our members travel for different reasons: business, vacation, education. Regardless of why you are traveling, the last thing you should worry about is whether your credit union credit card will work. Travel Notifications can eliminate this worry.

WHAT ARE TRAVEL NOTIFICATIONS?

Travel Notifications are alerts for your credit or debit cards that detail when and where you are traveling.

WHY SHOULD YOU LOAD A TRAVEL NOTIFICATION?

Our fraud analysts monitor our members' accounts for activity that suggests fraud. If there is an unusual charges – such as a meal in Paris when you live in San Francisco – our analysts may restrict activity on your card. Travel Notifications give the analysts the information they need to recognize such activity as valid.

HOW DO YOU LOAD A TRAVEL NOTIFICATION?

For your convenience, Travel Notifications can be submitted at any time through Online Banking or Mobile Banking :

Online Banking

24 Hours | 7 Days a Week

Click on 'Travel Notifications'
under the 'Special Services' menu

Mobile Banking

24 Hours | 7 Days a Week

Click on 'Travel Notifications'
under the 'More' menu

Over the Phone

Monday - Saturday 7:00 a.m. - 8:00 p.m.

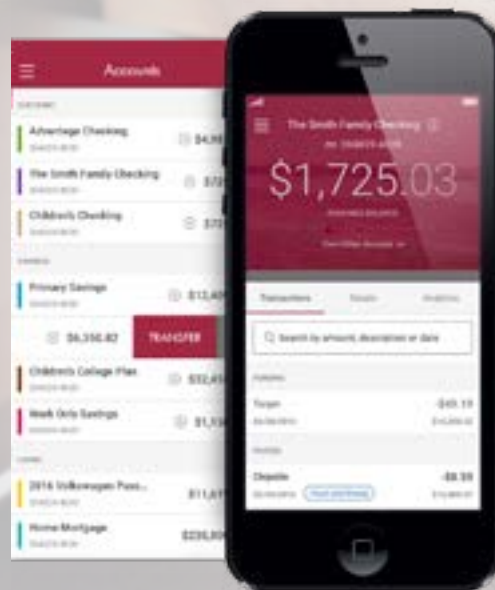
Local | (415) 674 - 4800
Toll Free | 1 (888) 499 - FIRE (3473)

COMING THIS FALL

ALL-NEW ONLINE & MOBILE BANKING SYSTEMS

We've partnered with an established vendor to provide all-new Mobile and Online (Desktop) Banking Systems. Launching this Fall, the new systems will feature updated tools and features such as:

- Usernames
- Touch ID Log-In
- Secured Messaging System
- Increased Security with Multi-Factor Authentication
- Account Aggregation with other Financial Institutions



Look for further updates and communications regarding our conversion to these new systems in the coming weeks and months.

DISPOSE

SENSITIVE DOCUMENT DESTRUCTION DAY

We know that identity theft is rampant these days and we'd like to do what we can to help our members dispose of sensitive documents and materials in a safe and secure way.

Wednesday, July 26th 9:00 a.m. - 5:00 p.m.

Stonestown Branch - 565 Buckingham Way, San Francisco, CA 94132

Industrial shredding trucks will be on site; you're invited to bring any personal documents to be destroyed, including:

Credit Cards, Folders, Checkbooks, Videotapes, CDs, & DVDs

STRATEGIZE

UPCOMING SOCIAL SECURITY WORKSHOP

It can be a challenge to get informed about how Social Security works and how the program might fit into your retirement plan. Register for our workshop today.

Tuesday, July 18th at 6:30 p.m.

Main Branch - 3201 California St, San Francisco

To register, please contact **Kevin Rucker** at **(415) 674-4874** by July 14th. Food and beverages will be provided.

* 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.

DRIVE

NEW & USED AUTO LOANS

Whether it's to the sunny Palm Springs or just the daily commute, SF Fire Credit Union can help you begin the journey. We offer the same low rate on both new and used auto loans.

- Terms up to 84 months
- Up to 130% Financing (including tax, license, and warranty)
- No Prepayment Penalties
- Dealership or Private Party Sales

RATES AS LOW AS
2.44%^{*}
APR
UP TO 60 MONTHS

*Annual Percentage Rate for 60-month term as of 06/01/17 and subject to change. Based on credit worthiness. Rate reflects a 0.25% discount on loans that have authorized an automated electronic payment method. Rate applicable to purchases or refinancing of non-SF Fire Credit Union vehicle loans only.

EMS WEEK 2017 BBQ

SF Fire Credit Union was pleased to host a BBQ for Emergency Medical Services Week. Thank you to all our Fire Service-Based EMS providers who are trained and equipped to provide our communities with timely emergency medical care.



Congratulations!



Class 19 Graduation Commencement
City College of San Francisco Fire Academy

CONTACT CENTER & BRANCHES CLOSED

INDEPENDENCE DAY, JULY 4TH
LABOR DAY, SEPTEMBER 4TH

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

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)
Monday - Saturday
7:00 a.m. - 8:00 p.m.

Online: www.sffirecu.org

Online & Mobile Services at www.sffirecu.org

Online and Mobile Banking with
free Bill Pay, free check deposits and free
Account-to-Account Transfers

Credit Union Branch & Contact Center Holidays

Tuesday, July 4th - Independence Day
Monday, September 4th - 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.

