



SF Fire Credit Union

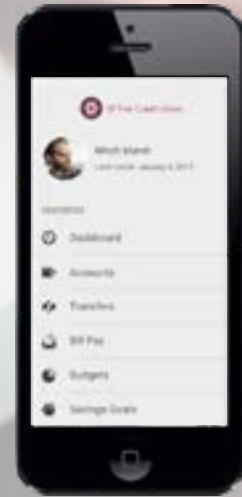
OCTOBER 2017

Siren News

PREPARE FOR THE UPCOMING LAUNCH

ALL NEW ONLINE & MOBILE BANKING

For a Smooth Transition We're Asking Members to Take a Few Steps to Prepare for the New System



Review Joint Account Ownership for Accuracy

In the new online banking system, joint owners will have their own unique log-in. They will have full access to all deposit accounts where they are named as joint owners – and only on these accounts.

How to Review Joint Owners

- In current Online (Desktop) Banking, click on Records & Information.
- Then click on Joint Ownership in the left navigation panel within the Records & Information section.
- Both Primary and Joint Owners will be listed in a pop-up window along with each separate deposit account where they are named.
- Joint owners are also listed at the end of the transaction history for each deposit account on monthly statements.

Update Your Joint Owners

- To add an existing joint owner to additional deposit accounts
Call or contact us by live chat during normal business hours.
- To add a new joint owner, or remove an existing joint owner
Complete the appropriate Account Ownership Review form. Forms and instructions on submitting them can be found in the current Online (Desktop) Banking under Records & Information/ Joint Ownership in the left navigation panel. Follow the link at the bottom of the Joint Ownership page.

Update Your Contact Information

Ensuring that the Credit Union has your current information is important for several reasons:

- Registration for the new Online Banking system requires a valid contact email address for all existing and new members.
- Multi-Factor Authentication options include one-time security codes sent via email or text message.

You can update the email addresses for yourself through the current Online Banking. Click on Profile & Security/Change Email in the left navigation panel.

Please note that this process and the related forms only apply to changes to deposit accounts (checking, savings, term certificates) and do not apply to loans. To make changes to your loans, please contact us during normal business hours either in the branch or through our Contact Center.

DUE DATES

Changes to ACH Debits

One common method of making electronic payments or transfers to other Financial Institutions uses the checking account information found on the bottom of your checks. This method is called an ACH transaction. ACH transactions are originated (scheduled) with a merchant or other financial institution, not with the Credit Union. As of September 15th, 2017, ACH transactions may be debited from your account more quickly than you have previously seen. ACH originators now have the option to debit your account on the same day you schedule the payment.

Managing Your Expectations

Previously, most ACH payments would take 1-3 business days to clear, giving you time to make a deposit to your checking account before the payment would be processed. This may no longer be a safe strategy; you should assume the payment could be taken that same day. If payments try to clear your account before funds are available, you may be charged a fee.

Examples of ACH Transactions Include:

- A merchant such as Comcast processing (debiting) a payment for a monthly bill from your account.
- A lender such as Wells Fargo processing (debiting) a mortgage or consumer loan payment from your account.

What You Can Do to Prepare:

- Contact originators of ACH Debit transactions to change any automatic payment dates or due dates.
- Adjust dates of scheduled transfers.
- Review your overdraft protection options.

It will be up to the individual ACH originators whether your payments clear on the same day they are scheduled. This is not within SF Fire Credit Union's control.

INFORMATION SECURITY

Data Breach at Equifax

Equifax, one of the three major US credit bureaus, reported a data breach of its systems, potentially impacting approximately 143 million US consumers. SF Fire Credit Union systems were not affected, so your accounts with us are safe. Nevertheless, we encourage our members to always take precautions to protect their data when breaches such as this are reported.

What is Equifax Doing to Help?

Equifax has created a tool on their website to allow you to see if you are potentially impacted by this breach. They are also providing complimentary enrollment for one year in an identity theft protection and credit monitoring service called TrustedID Premier.

Actions to Protect Your Information

Actions you can take include:

- Monitoring your credit report at:
www.annualcreditreport.com – you can obtain one free copy of your credit report once per year for each of the three credit bureaus (Experian, Equifax, and TransUnion).
- Placing freezes on your credit directly with the credit bureaus.

How Do I Know If I'm at Risk?

Please go to the site listed below to see if your information is considered at risk, and to learn more:

www.equifaxsecurity2017.com/potential-impact/

You will also find the tool to enroll in TrustedID Premier, should you choose to do so. You will need to provide several pieces of information to allow TrustedID Premier to verify your identity.

PHONE TREE

CONTACT CENTER CHANGES

New options when calling the Credit Union: Call Routing choices for specific topics, and a Call Back Request option. We made this change to give our members the best service experience possible by making it easier to get the answers you need.

- New Call Routing Options for Specific Topics
- Updates on the Number of Calls Ahead of You
- Call Back Requests

HOME LOANS JUST GOT EASIER

PURCHASE OR REFINANCE

Whether you're looking to buy a new home or refinance an existing mortgage, we want to help. We offer a variety of fixed and adjustable rate loans to meet your needs.

- Fixed Rate Mortgage : Locks in a set interest rate for the life of the loan
- Adjustable Rate Mortgage : Interest rate adjusts with the market
- Home Equity Lines of Credit : Use your home's value to get cash to accomplish current goals

Visit www.sffirecu.org or call for current real estate credit rates, terms and restrictions. All loans subject to credit approval.

DEAL

GREAT AUTO LOAN RATES

Car dealers can't wait for 2018. Now is a great time to finance a 2017 or older auto, with rates starting as low as 2.44% APR.

- Auto Buying Service to Make it Easy
- 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 9/01/17 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.

FIREFIGHTERS CORNER



SFFD FALLEN MEMBERS

San Francisco lost a dedicated firefighter on August 23rd, 2017, with the passing of Perry Choy (pictured left). His passing is a great loss to the SFFD family. We honor him and send our deepest condolences to his family.

San Francisco Fire Credit Union mourns the loss of Battalion Chief Terry Smerdel (pictured right). Chief Smerdel died in the line of duty on September 10th, 2017, a loss to the community and to all who knew him. We honor him and send our deepest condolences to his family.

2017 SAN FRANCISCO STAIR CLIMB

In honor of 9/11 on Saturday, September 9th, fellow San Francisco firefighters and their supporters scaled the 1,197 steps to the top of 555 California Street. The non-profit funds raised will pay for first responders throughout the state of California to attend PTSD programs.



IMPORTANT ELECTION NOTICE

The Annual Meeting of the Members and elections of volunteer officials will be held on President's Day, Monday, February 19th, 2018, at the Spanish Cultural Center located at 2850 Alemany Blvd. in San Francisco.

There are three 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 22nd, 2017.

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 • 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 Holidays

Monday, October 9th - Columbus Day
Friday, November 10th - Veterans Day
Thursday, November 23rd - Thanksgiving
Monday, December 25th - Christmas

The Branches and Contact Center will be closed on Thanksgiving and Christmas. Contact Center will be open during its regular hours, from 7:00am to 8:00pm on Columbus and Veterans 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.

