



60th ALL MEMBERS INVITED Annual Meeting of the Members of SF Fire Credit Union

WHEN

Monday, February 21, 2011
 (President's Day) at 9:30am

WHERE

Spanish Cultural Center
 2850 Alemany Blvd (Patio Español)
 San Francisco, CA 94112

- ★ Ample Free Parking
- ★ Complimentary Breakfast

This event is for Credit Union Members only.
 Please return one enclosed card per household.

Please RSVP by February 15th, 2011 via postcard,
 online at www.sffirecu.org or by
 calling 1 (888) 499-FIRE(3473)

SF Fire Credit Union



PROGRAM WRAP-UP

SF Firefighters Toy Program

CREDIT UNION BAKE SALE: Thank you to all the members who supported the Employee Bake Sale at our California Street Branch on December 7th. You helped the Credit Union raise over \$900.

DONATIONS FROM MEMBERS: A big thanks to our members who had the opportunity to donate at our branches, over the phone and in Online Banking – with over \$7,800 collected as of December 21st, we surpassed our goal of raising \$6000.

SFFD Retired Firemen & Widows Annual Meeting

Date: January 9th, 2011 **Location:** St. Gabriel School (41st Ave. & Ulloa Street)
Time: 2:00PM **Room:** Cafeteria
Special Guests: Clare Murphy and Gary Amellio

For more information, contact Jim McCoy at (650) 355-7282.

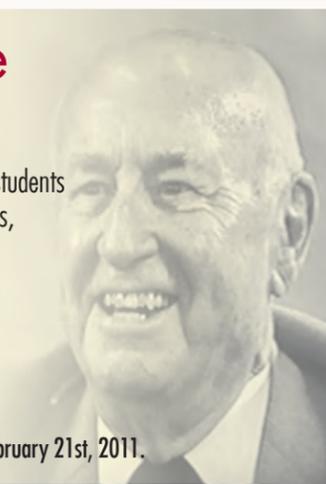
2011 Arthur F. McIntyre Scholarship Program

Scholarships of \$1,000 each will be awarded to two high school students and two college students. Submissions, including all requirements, must be received by **February 1st, 2011.**

To receive an application packet:

- Visit our website at www.sffirecu.org
- Stop by a branch to pick one up
- Call 1 (888) 499-FIRE(3473)

Winners will be announced at the Annual Meeting of the Members on February 21st, 2011.



California Branch
 3201 California Street
 San Francisco, CA 94118-1903

Stonestown Branch
 565 Buckingham Way
 San Francisco, CA 94132-1904

Branch Hours
 Monday - Friday 8:30 a.m. - 5:00 p.m.
 Saturday 8:30 a.m. - 3:00 p.m.

Call 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 Services at www.sffirecu.org

- Online 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, January 17th - Martin Luther King, Jr. Day
Monday, February 21st - President's Day
The Branches will be closed, however the Call 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.



Deposits in this credit union are insured by American Share Insurance, the largest provider of private share insurance. **Each SF Fire Credit Union deposit and certificate account is insured up to \$500,000.**

ASI American Share Insurance

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.

TAKING CARE OF BUSINESS

Exploring Ways to Access Your Account

Need to make a deposit, but don't live near one of our branches? SF Fire Credit Union offers a wide variety of ways to access your account – whether you're comfortable doing things online, or somebody who prefers to take care of business face-to-face.

SERVICE CENTERS

We've partnered with other Credit Unions in the Financial Service Center Cooperative (FSCC) so that members who like to conduct business 'in person' can access over 6,000 shared branch Service Center locations nationwide (and well over 100 in the San Francisco Bay Area).

DEPOSIT-TAKING ATMS & ONLINE CHECK DEPOSIT

Can't get to a Service Center? Making deposits is easy, with over 9,000 deposit-taking ATMs in the CO-OP™ Network – as well as our check deposit tool in Online Banking.

UNLIMITED SURCHARGE REBATES

Use any ATM for cash withdrawals, and we'll automatically refund any surcharges within two business days – with no strings attached.

CALL CENTER & WEB CHAT AVAILABLE 7 DAYS-A-WEEK

Why visit a branch when we can do just about everything for you over the phone? Our friendly representatives are available to help you seven days-a-week from 6AM to 10PM (Pacific), including holidays.

ONLINE BANKING

Manage your accounts at the time and place that suits your schedule – it's hard to beat the security and convenience of Online Banking.

	SF Fire Credit Union	Call Center	Online Banking	Service Center
Deposit Checks	✓	✓	✓	✓
Withdrawals (check)	✓	✓	✓	✓
Make Payments	✓	✓	✓	✓
Check Balances	✓	✓	✓	✓
Transfer Funds	✓	✓	✓	✓
Open New Accounts	✓	✓	✓	
Apply for Loans	✓	✓	✓	
Credit Card Balance Transfers	✓	✓	✓	
Pay Bills	✓	✓	✓	



BRANCHES CLOSED

MARTIN LUTHER KING, JR. DAY, JANUARY 17TH

CALL CENTER & WEB CHAT HOURS

6:00AM to 10:00PM – 7 days-a-week

SF FIRE PLATINUM VISA[®]

Transfer Balances and Save

Transferring balances from big credit card companies charging high rates and steep fees over to your SF Fire Credit Union Platinum Visa is quick, easy and free.

DO IT YOURSELF WITHIN ONLINE BANKING

Simply cash advance from your Visa to your Checking Account using the TRANSFER MONEY tool within Online Banking. Then pay-off your other credit card by writing a check or sending a Bill Pay.

HAVE US DO IT FOR YOU

If you prefer, one of our Call Center Representatives can help you make a balance transfer from your current credit card to your SF Fire Credit Union Platinum Visa, seven days-a-week from 6:00AM to 10:00PM (Pacific) at 1 (888) 499-FIRE(3473).

BALANCE TRANSFER	INSTITUTION/RATE	FINANCE CHARGE	SAVINGS
\$10,000.00	SF Fire Credit Union – 7.25% ¹	\$725.00	\$775.00
\$10,000.00	Other Financial Institution – 15.00%	\$1500.00	\$0.00

NO BALANCE TRANSFER OR CASH ADVANCE FEES

There are NO FEES involved in moving your balances from other credit cards over to your Platinum Visa at SF Fire Credit Union – whether we do the transfer for you (balance transfer) or you do it yourself within Online Banking (cash advance).

TRANSFERRED BALANCES (AND CASH ADVANCES) SAME RATE AS PURCHASES

Balance transfers and cash advances are at the same rate as purchases, with the only difference being that finance charges begin accruing immediately (purchases have a 25-day grace period).

1. Annual Percentage Rate as of 12/21/10 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.

RATES AS LOW AS

7.25%¹
APR

SENSIBLE CAR-BUYING

NEW OR USED AUTO LOANS

- UP TO 120% FINANCING (INCLUDING TAX, LICENSE & WARRANTY)
- DEALERSHIP OR PRIVATE PARTY SALES
- REFINANCE LOANS FROM OTHER LENDERS

RATES AS LOW AS

2.99%^{*}

UP TO 48 MONTHS

* Annual Percentage Rate. Based on credit worthiness. Rate as of 12/21/10 reflects a 0.25% discount on loans that have authorized an automated electronic payment method. Rate based on 48-month term. Rate applicable to purchases and refinancing of non-SF Fire Credit Union auto loans only.



INVESTMENT PLANNING CENTER

A Better Shot at a Comfortable Retirement

The overriding savings objective for most of our members is accumulating retirement assets. There are only a few ways to get money into retirement plans and it is important to start as early as you can.

EMPLOYER CONTRIBUTIONS

If your employer offers a retirement plan like a 457(b) or 401(k), try to maximize your contributions to the plan. A ten percent contribution rate may be sufficient if you start early – but fifteen percent will give you a better shot at a comfortable retirement. Exactly how much you should contribute depends on many factors. Many plan sponsors offer automatic contribution increases which will automatically raise your contribution rate by 1% each year. This is a good way to get your personal saving rate up.

INDIVIDUAL RETIREMENT ACCOUNTS (IRAs)

After you have maximized your employer sponsored plan, Individual Retirement Accounts (IRAs) are another option. There are two kinds of IRAs and which is right for you depends on things like your age, tax-rate, and income.

ROTH IRA	TRADITIONAL IRA
Maximum contribution for 2010: \$5,000 ¹	Maximum contribution for 2010: \$5,000 ¹
\$1,000 catch-up if over age 50	\$1,000 catch-up if over age 50
Contributions are not tax deductible	Contributions can be tax deductible
Not taxed at retirement upon withdrawal	Taxed at retirement upon withdrawal
\$122,000 maximum income limit, or \$179,000 combined if married and filing jointly	No maximum income limit
No mandatory distribution age	Mandatory distribution starting at age 70½
10% penalty for earnings withdrawn before age 59½	10% penalty for funds withdrawn before age 59½
No penalty for early withdrawal of contributions	

1. Regardless of which IRA you choose, contributions for 2010 can be made up to the date you file your 2010 returns – which for most folks is April 15, 2011. IRA accounts are designed to fund retirement. Withdrawing funds prior to age 59½ may result in an early withdrawal penalty.

ASSISTANCE AWAITS YOU

Your tax professional can help you select which IRA is appropriate for you. Once you know which type to establish we can help you with everything from insured certificates of deposit to stocks, bonds, investment trusts and funds. Contact the CFS* Financial Advisor, Stephen Seewer at SF Fire Credit Union, to discuss your retirement planning needs. He is available for no-cost, no-obligation consultations and can help determine if you are on track to hitting your savings goals. Contact him today at (415) 674-4846 or sseewer@sffirecu.org.

FINANCIAL SEMINAR: LEARN ABOUT YOUR 457(b) PLAN OPTIONS

- What are my San Francisco 457(b) Deferred Compensation Plan (SFDCP) retirement plan options?
- What are the contribution limits for the 2010 tax year?

WHEN: Thursday, February 24 at 9:00AM and 12:00PM

WHERE: California Street Branch, 3201 California Street, San Francisco

RSVP: Stephen Seewer (415) 674-4846 or sseewer@sffirecu.org

*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. SF Fire Credit Union has contracted with CFS to make non-deposit investment products and services available to credit union members.