



SF Fire Credit Union

JANUARY 2013

Siren News

WELCOME TO THE SF FIRE CREDIT UNION FAMILY

Merger with Bay Media Federal Credit Union

We begin 2013 with exciting news as we welcome Bay Media Federal Credit Union members to SF Fire Credit Union. With a proud history of serving employees of the San Francisco Chronicle among other Bay Area employers, we're honored to continue this tradition of service for Bay Media's 1,600 members who have joined the SF Fire Credit Union family. With the merger, SF Fire Credit Union will add our fourth branch, located in downtown's Mint Plaza and open to all SF Fire Credit Union members starting January 14th.

GOING BACK TO OUR ROOTS

Upon visiting our new Mint Plaza branch, some of you may recognize Jessie Street as a significant landmark in SF Fire Credit Union history. It was at 17 Engine on Jessie Street that SF Fire Credit Union opened its doors in 1951 to serve the financial needs of the firefighting community and their families. The branch at 12 Mint Plaza is just a few doors down from the first office of SF Fire Credit Union.

CONVENIENT ACCESS

The branch at 12 Mint Plaza is easily accessible by BART and MUNI and will prove to be a convenient choice for those who live or work downtown, and will be open 8:30 a.m. to 6:00 p.m. Monday through Friday and 8:30 a.m. to 3:00 p.m. Saturdays starting January 14th.

TO OUR NEWEST MEMBERS

We would like to welcome you to SF Fire Credit Union and we look forward to serving you. We will continue to provide you with an extensive range of products and services to meet your financial needs for years to come. Over the first quarter of 2013, we'll be remodeling the facility to support additional staff, and whether you get to know us in person, by phone, or on the web, we hope you'll find SF Fire Credit Union provides exceptional service every time.

TO LEARN MORE ABOUT OUR NEW MINT PLAZA BRANCH LOCATION
VISIT WWW.SFFIRECU.ORG.

BRANCHES CLOSED

MARTIN LUTHER KING, JR. DAY, JANUARY 21ST

CALL CENTER & WEB CHAT HOURS

6:00AM to 10:00PM – 7 days a week

Looking Back at 2012

Only a few days remain in 2012 as I write this message to our members, with me hoping everybody had the happiest of holidays and wishing all of you a prosperous New Year. A special thanks goes out to all of you who supported our efforts to raise funds for the SF Firefighters Toy Program this year. Your donations totaled close to \$16,000, and benefit a program that does so much good for so many children.

It was a good year for SF Fire Credit Union, and in many regards. While the official financial reports for the year have yet to be completed, I can say that 2012 was profitable, which is important to all credit unions. It's how we add to our capital reserves and ensure that we'll be here to serve members well into the future. We're proud to offer products and services which provide value, and grateful to have an increasing number of members who recognize this and choose to do their banking with us. The loyalty of our membership astounds all of us at SF Fire Credit Union. Not only are you giving us the opportunity to fulfill more of your financial services needs, but you continue to recommend us to friends and family. We're humbled by the trust you have in us, and will strive to build strong relationships with those you send our way.

We saw a number of significant events occur in the past year. There were improvements to mobile and online banking, making it easier to do business with us anywhere and at anytime. Those of you who visit us in person noticed extended hours, with branches now closing at 6PM on weeknights. And speaking of branches, we opened a new location in Pacifica. This was a result of our merger with

Pacifica-Coastside Credit Union, whose core membership of firefighters and civil employees have proved to "fit right in" with the rest of us. We also launched new programs to meet your needs, and as a result of the feedback you provide us. Energy-conscious members can now apply for solar and bicycle loans, and business owners now have access to a full suite of business products and loans.

As we move into the New Year, I believe it's one full of promise. The economy appears to be making a slow-but-steady recovery, which bodes well for both our members and the Credit Union. Times can still be tough for smaller credit unions, with some needing to seek out a larger credit union with whom to merge. This was the case with Bay Media Federal Credit Union, who will officially merge with SF Fire Credit Union in January. Their members will benefit by having access to expanded products and services, while our members will enjoy the convenience of an additional branch location which traces back to our origins at SFFD Station 17. We'll continue working to bring you added convenience, starting with a faster and easier way to apply for loans using your smartphone or online banking. Look for these new tools to launch later this month, and in the meantime know that each and every one of us at SF Fire Credit Union appreciate your continued loyalty. As always, we thank you for making us your financial institution of choice.

Darren Herrmann
Darren Herrmann
President and CEO



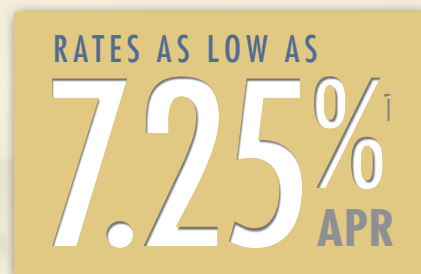
SF FIRE CREDIT UNION PLATINUM VISA®

Transfer Your Balances and Earn Extra Awards™ Points

Find financial flexibility in 2013 by transferring balances from credit card issuers who charge high rates and steep fees to your SF Fire Credit Union Platinum Visa.

OFFER ENDS FEBRUARY 28TH²

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).



1. Annual Percentage Rate as of 12/21/12 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. 2. Limited-time promotional offer on Extra Awards points for balance transfers made between January 1, 2013 and February 28, 2013. Points earned for balance transfers, with balance transfers eligible for points not to exceed total credit limit. After the promotional offer period, Extra Awards points are earned by making purchases only. Cash advances are not eligible for Extra Awards points.

Making the Most Out of 2013

As 2012 comes to a close, now is a great time to think about what you can do to make the most out of your money over the next year. Whether you've been a member for the last sixty-two years or are one of the newest member-owners of SF Fire Credit Union, there are many things you can do to get the most out of your money in 2013.

WELCOME TO OUR NEWEST MEMBERS

If you're a new member, welcome! As you look over your full financial picture to see where SF Fire Credit Union can help you with your financial needs, remember to consider your investment accounts. We provide comprehensive, advisor-assisted investing through our registered broker/dealer, CUSO Financial Services, LP.

CALL FOR A COMPLIMENTARY APPOINTMENT

If you've been a member of our credit union for some time, you're probably aware of the helpful Investment Services we have available. Give us a call to make an appointment for a financial check-up with one of our CFS* Financial Advisors. It's always a great idea to review your portfolio and discover what you could be doing differently.

MEET YOUR FINANCIAL ADVISORS

Our Financial Advisors Dennis Adams and Stephen Seewer have worked together for more than twenty years and are well-informed on a full range of investment solutions.

FINANCIAL PLANNING SERVICES AVAILABLE THROUGH CFS INCLUDE:

- Retirement planning
- Income planning
- Investment advisory and risk management
- Life insurance services
- Stocks, bonds, mutual funds, annuities, etc.
- Financial planning

*Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (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.

LOW RATES AND NO FEES

STUDENT LOANS

- UP TO \$75,000
- NO ORIGATION FEES
- OPTION TO DEFER PAYMENTS²
- APPLY ONLINE TODAY!

RATES AS LOW AS

6.00%¹
APR

UP TO 60 MONTHS

1. Annual Percentage Rate. Variable-rate can adjust quarterly and is based on the Prime Rate plus a margin of 3% or 4% based on credit worthiness. As of 12/19/12, the Prime Rate is 3.25%. Rate reflects a 0.25% rate reduction and to qualify you must be making full "principal plus interest" payments through an automated payment method designated by the student loan service provider. 2. The full deferment option is available to students who are in school more than half time.

62nd ALL MEMBERS INVITED

Annual Meeting of the Members of SF Fire Credit Union

WHEN

Monday, February 18, 2013
(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 13th, 2013 via postcard,
online at www.sffirecu.org or by
calling 1.888.499.FIRE(3473)

SF Fire Credit Union



California Branch

3201 California Street, SF, CA 94118-1903

Stonestown Branch

565 Buckingham Way, SF, CA 94132-1904

Mint Plaza Branch

12 Mint Plaza, SF, CA 94103

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.

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 21st - MLK, Jr. Day
Monday, February 18th - 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.  American Share Insurance

Each SF Fire Credit Union deposit and certificate account is insured up to \$500,000.

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.

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 18th. You helped the Credit Union raise over \$700.

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 \$16,000 collected as of December 26th.

2013 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 1, 2013.**

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 18th, 2013.

Mobile Banking Update

After much anticipation we are excited to announce that you can now apply for an SF Fire Credit Union Platinum Visa credit card within Mobile Banking! We're always striving to provide our members with the most convenient and innovative ways to conduct your financial business, and as always, we welcome your feedback.