



SF Fire Credit Union

APRIL 2014

# Siren News

## EXPLORE YOUR OPTIONS

### Home Equity Lines of Credit

If you've been thinking about making improvements to your home or condominium, or need financing to cover other areas of life, tapping into the equity you've built in your home might be the way to go.

A Home Equity Line of Credit from SF Fire Credit Union at 3.25% APR\* may be worth learning more about if you're looking to find some financial flexibility.

#### HELOC KEY FEATURES:

- Convenient way to cover short term expenses
- Low Payments - Interest-Only Option
- Quarterly adjustments based on Prime Rate
- Interest may be tax deductible\*\*

If you have questions about whether a HELOC is the right option for you, please feel free to give us a call at (888) 499-FIRE (3473). Our Call Center is open 7 days a week from 6:00 a.m. to 10:00 p.m.

#### FOR FULL DETAILS AND OFFER DISCLOSURE, PLEASE VISIT [WWW.SFFIRECU.ORG](http://WWW.SFFIRECU.ORG)

\*APR is Annual Percentage Rate. The variable rate APR on home equity lines of credit may vary monthly based on the latest U.S. Prime Rate as published in The Wall Street Journal as of the first business day of the month prior to change plus an as-low-as margin of 0% APR or 3.25% APR whichever is greater for those account holders whose total mortgage loans, including your SF Fire Credit Union Home Equity Line of Credit do not exceed 80% of the value of your 1-4 family owner-occupied primary residential property in CA. The variable rate APR for account holders whose total mortgage loans, including your SF Fire Credit Union Home Equity Line of Credit that are greater than 80% but do not exceed 90% of the value of your 1-4 family owner-occupied primary residential property in CA will be an as-low-as margin of 1% APR or 4.25% APR whichever is greater. Maximum APR is 18.00%.

\*\* The interest or portion of the credit extension that is greater than the fair market value of the dwelling is not tax deductible for Federal income tax purposes. Please consult a tax adviser for further information regarding the deductibility of interest and charges.

## SENSITIVE DOCUMENT DESTRUCTION

### Shred Day: Friday, April 18<sup>th</sup>

Industrial shredding trucks will be on-site at all of our branches on April 18<sup>th</sup> at the following times:

**California Street Branch 9AM-5PM**

**Stonestown Branch 9AM-5PM**

**Pacifica Branch 8AM-11PM**

**Mint Plaza Branch 1PM-5PM**

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

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

As always, if you have any questions, please feel free to contact us. We'll see you then!

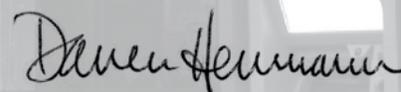
# Spring is Here

Spring has arrived in San Francisco, bringing with it an opportunity to update members on what's been happening at the credit union since the start of the new year. It was a pleasure to speak with some of you at our Annual Meeting of Members, held on President's Day at the Spanish Cultural Center in San Francisco. Highlights included SFFD Chief Joanne Hayes-White's assistance in dedicating a plaque honoring the credit union's founding members, soon to be mounted at our Mint Plaza branch which stands just a few feet from where we began at 17 Engine back in 1951. The election results for the volunteer positions on our Board of Directors and Supervisor Committee were also announced. Edward Liggins and Frances Lee were installed on the Board of Directors, as well as John Diluzio and Patrick Rabbitt on our Supervisory Committee. On behalf of staff and management, I thank these members for volunteering their time and the commitment they demonstrate in fulfilling their responsibilities. We were also pleased to award this year's Arthur F. McIntyre Scholarship to four highly accomplished students. Congratulations to Amy Smerdel, Marc Cunningham, Claire Linney and Elizabeth Yuen for being selected, and we wish them continued success in their academic endeavors.

SF Fire Credit Union is always working hard to make doing business with us easier, and implemented some significant changes to our Real Estate Loan Program. The goal was to improve our level of service, including better communication and expedited processing of your loan. Whether you're in the market to purchase,

refinance, or looking to secure an equity line-of-credit, I hope you'll give us the opportunity to meet your home loan needs. We also updated the name of what was previously known as our "Money Market Savings" to "Tiered Savings." This had no effect on the rates and terms on the account, but was changed to more accurately describe its features. More service enhancements are coming soon, including the ability to load travel notifications for your SF Fire Credit Union debit and credit cards within mobile and online banking in late April. As members currently need to call or visit a branch to report their travel plans, this service enhancement will make it easier to let us know of your planned getaways during the upcoming vacation season.

Spring will also see the return of events that have become increasingly popular over the past few years. We'll be having a Member Car Sale at the Cow Palace on April 5th and 6th, as well as the credit union's annual Document Shred Day held at all branches on April 18th. I hope to see you at one of these events, but if not, 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



## Helping Your Business *Thrive*

Whether you're looking for a business line-of-credit, SBA loan, commercial real estate loan, or more, we're here to provide loans to fit your business needs at competitive rates with fair practices.

**LEARN MORE BY VISITING [WWW.SFFIRECU.ORG](http://WWW.SFFIRECU.ORG), OR BY GIVING US A CALL**

## Tax Loans Now Available

SF Fire Credit Union now offers financing to help make some “wiggle room” when it comes to paying those often hefty income and property taxes.

### KEY FEATURES

- ✓ Terms up to 36 Months
- ✓ Financing from \$500 to \$25,000
- ✓ Available for a Limited Time<sup>2</sup>
- ✓ Once funded, the loan amount will be made payable to the tax collection entity

RATES AS LOW AS  
**6.74%**<sup>1</sup>  
APR

**APPLY FOR A TAX LOAN WITHIN ONLINE OR MOBILE BANKING, OR IN ANY SF FIRE CREDIT UNION BRANCH**

1. Annual Percentage Rate. Rates available from 6.74% - 12.74% depending on credit worthiness. Rate reflects a 0.25% discount on loans that have been authorized an electronic payment method. 2. Tax Loan program available until April 30, 2014.

### SF FIRE CREDIT UNION PLATINUM VISA<sup>®</sup>

## Your Travel Friendly Card

Be sure to check out the great features your SF Fire Credit Union Platinum Visa Credit Card has to offer.

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

RATES AS LOW AS  
**7.25%**<sup>1</sup>  
APR

**PLEASE REMEMBER TO CONTACT US BEFORE YOUR TRIP TO AVOID ANY RESTRICTIONS ON YOUR CARD**

\* 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.

### 2014 Arthur F. McIntyre Scholarship Recipients

Congratulations to the four students who were awarded the 2014 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     |
|----------------|-----------------|
| Claire Linney  | Marc Cunningham |
| Elizabeth Yuen | Amy Smerdel     |

## The Jim Gallagher SFFD 37th Annual Interstation Competition

Saturday, May 10<sup>th</sup> at Lake Merced - Sunset Blvd Parking Lot

All proceeds benefit the San Francisco Cancer Prevention Foundation

Applications and more information available at [sffdlocal798.org](http://sffdlocal798.org)

## San Francisco Small Business Week

### May 12<sup>th</sup>-16<sup>th</sup>, 2014

Take advantage of this great opportunity to network and learn about the services available to small businesses in San Francisco.

For more info, visit: [www.sfsmallbusinessweek.com](http://www.sfsmallbusinessweek.com)

## BRANCHES CLOSED

# MEMORIAL DAY, MAY 26<sup>TH</sup>

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### CALL CENTER & WEB CHAT HOURS

## 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.

**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](http://www.sffirecu.org)

- Online and Mobile Services at [www.sffirecu.org](http://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 26<sup>th</sup> - Memorial 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.**

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.