



San Francisco Fire Department
27th Annual Airport Division Luncheon
Monday, October 24th
 Honoring New & Past Retirees
 Reservations required before 10/19/11, call Jayn Feyling at: (650) 821-4600

Annual SFFD Toy Program Charity Golf Tournament
Tuesday, October 25th
 Presidio Golf Course
 300 Finley Road San Francisco, CA 94129
Registration fee of \$175
 Lunch and Dinner provided.
 Awards Cocktail Reception.
 For more info, contact (415) 855-9500

FREE CLASSES
Announcing the Fall 2011 Parenting Series
 SF Fire Credit Union has partnered with the Child Development & Family Studies Dept. at City College of San Francisco

- Oct. 13, 7pm:** Teaching Your High School Student About Money – How Parents Can Encourage Financial Literacy
- Oct. 20, 7pm:** Financing Your Child's College Education – What is on the Horizon
- Nov. 3, 7pm:** Financial Understanding for Parents of School-Age Children

Cost: Classes are Open to All Parents and Free of Charge
Where: Main Campus – Multi-Use Bldg. (on corner of Ocean & Phelan) MUB 255
More Info: Contact Kathleen White at (415) 239-3891

BRANCHES CLOSED
COLUMBUS DAY, OCT 10TH
CALL CENTER & WEB CHAT HOURS
6:00AM to 10:00PM – 7 days a week

IMPORTANT ELECTION NOTICE
 The Annual Meeting of the Members and elections of the Board of Directors and Supervisory Committee will be held on Presidents' Day, Monday, February 20th, 2012 at the Spanish Cultural Center located at 2850 Alemany Blvd in San Francisco.
 There are two positions on the Board of Directors and one position on the Supervisory Committee which are up for election. The nominating committee will nominate Directors and Supervisory Committee members by October 23rd, 2011. Nomination petitions must be received at the Main Branch of SF Fire Credit Union by that date. You can obtain additional information regarding election procedures by writing to SF Fire Credit Union, ATTN: Chloe Mitchell, 3201 California Street, San Francisco, CA 94118.

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, Check Deposits and Account-to-Account Transfers
- Current Rates
- ATM and Shared Branch Locator

Credit Union Holidays
 Monday, October 10th - Columbus Day
 Friday, November 11th - Veteran's Day
 Thursday, November 24th - Thanksgiving Day
 Monday, December 26th - Christmas Day (Observed)

The Branches will be closed, however the Call Center/Web Chat will be open from 6:00am to 10:00pm (Pacific).

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.

COMING THIS NOVEMBER

Online Banking is Going Mobile

Do you have an iPhone, iPad, Android, or other tablet or smartphone? Have you been patiently awaiting a SF Fire Credit Union app? Well, your wait is almost over – we're launching our new app this November. The SF Fire Credit Union app will allow you to take care of your online banking business directly from your phone or tablet device.

OUR FAVORITE FEATURES

- ✓ Our app includes features already available in Online Banking.
- ✓ Deposit a check by taking a photo with your phone. (You don't even have to mail us your check.)
- ✓ Shared Branch & Deposit-Taking ATM locator that is powered by your GPS-enabled phone.
- ✓ Transfer Money to one of your SF Fire accounts, or to an account elsewhere.
- ✓ Pay Bills, and more.



A SNEAK PREVIEW OF THE SF FIRE CREDIT UNION APP

WHAT IF I DON'T WANT TO DOWNLOAD AN APP?

Currently, Online Banking can be accessed from any smartphone or tablet device with an internet connection, but the website looks and performs as if you were on your computer. We're optimizing Online Banking by simplifying the layout so it'll be easier to see on your small device, and also making it more user-friendly. It will be possible to access your accounts in the web browser on your smartphone or tablet device without having to download our app.

Learn More About our Low Mortgage Rates

**3/1 ADJUSTABLE
CONFORMING
ZERO POINTS**

3.125%

(3.153% ANNUAL PERCENTAGE RATE)

**5/1 ADJUSTABLE
CONFORMING
ZERO POINTS**

3.375%

(3.404% ANNUAL PERCENTAGE RATE)

**30 YEAR FIXED
CONFORMING
ZERO POINT**

4.125%

(4.136% ANNUAL PERCENTAGE RATE)

Get Answers to Your Mortgage Questions by Calling 1.888.499.FIRE(3473) or visit us online at www.sffirecu.org

1. Rates are based on credit worthiness. Conforming loan limits are determined by property location and subject to a maximum 80% loan-to-value ratio. All rates, terms and conditions subject to change without notice. Contact the Real Estate Department for more details. California Properties Only. Single family dwelling, owner occupied.

AUTO BUYING TOOLS

TOOLS FOR THE SMART SHOPPER



Do-It-Yourself Research Tools

- Find a Used or New Vehicle
- Compare Models Head to Head
- Locate Dealerships
- Check the Value of Your Trade-In
- Fund Your Credit Union Loan at the Dealership



'Concierge' Service Experience

- Discounted Value Pricing
- Buy Used or New
- Trade-In Your Vehicle
- Best Pricing in Your Regional Market
- Your Car Can Be Delivered to Your Home or Workplace

- UP TO 120% FINANCING
- DEALERSHIP AND PRIVATE PARTY SALES
- NO PREPAYMENT PENALTIES
- REFINANCING OF NON-SF FIRE CREDIT UNION AUTO LOANS

RATES AS LOW AS
2.99%^{*}
APR
UP TO 60 MONTHS



* Annual Percentage Rate. Based on credit worthiness. Rate reflects a 0.25% discount on loans that have authorized an automated electronic payment method. Rate based on 60-month term and applicable to purchases and refinancing of non-SF Fire Credit Union auto loans only.

Are You an Investor or a Trader?

This year we have experienced some pretty significant gyrations in the financial markets - including a 640 point swing for the Dow Jones Industrial Index on August 9th. Stock market volatility can be stomach churning, but keep in mind that it's something that has occurred before and will most likely happen in the future. Since 1980 nearly half of all years have seen drops of 11% or more.* Both this year and last we've experienced dips in excess of 15%.

FOCUS ON LONG-TERM VS DAY-TO-DAY

Investors get into trouble when they start to think like traders. If you invested for the long-term in a diversified basket of stocks for five, ten or more years, then there is little sense getting yourself upset over the short-term day-to-day fluctuation of the stock market.

The stock market returns close to 10% per year on average, but you've got to stay invested to earn these higher returns over time. The stock market can be a wild beast which can buck, kick and breathe fire. Returns do not come steadily – instead they come in fits and starts, with dips and plunges that can at times become unhinged from fundamentals.

HOW DO YOU RESPOND TO VOLATILITY?

If you become overly anxious and worried, it may be a sign that you are too aggressive with your investments. Perhaps some fine tuning is in order. However, the way to the other side of a volatile market – is through it. Remaining invested in difficult periods is a key element which distinguishes an investor from a trader.

Once you are able to let go of the trader mentality - by focusing on the longer-term – you may be able to let go of the anxiety that comes with volatility.

If you'd like to discuss these topics in greater detail, give our Investments Department a call at 415.674.4846. Our CFS** Financial Advisors can provide information, guidance, and advice concerning your individual circumstance.

*S&P 500 Annual Returns, Jan1, 1980 – Dec 31, 2010.

**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.

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SF FIRE CREDIT UNION PLATINUM VISA

Low Rate & Fee-Friendly

- No Annual Fee
- No Cash Advance Fee
- No Balance Transfer Fee
- No Overlimit Fee
- No Foreign Currency or Transaction Fees

RATES AS LOW AS
7.25%¹
APR

1. Variable Annual Percentage Rate. Rate adjusts quarterly and ranges from 7.25% - 18.00% depending on credit worthiness. 2. Balance transfers and cash advances will be at the same rate as purchases, with the only difference being that finance charges begin occurring immediately (purchases have a 25-day grace period).