



# FIREWIRE

SPOKANE FIREFIGHTERS CREDIT UNION

## Golf Tournament

**Date:** Thursday, September 22nd

**Time:** 7:00am Check-In Opens

**Place:** Downriver Golf Course, 3225 N Columbia Circle

**Type:** One Day Shotgun Start Scramble

**Cost:** \$75 per person and \$300 per team

**Lunch:** Included

**# of Teams:** 35 for a total of 140 potential golfers

**Prizes:** 50/50 for KPs & Long Drives, various fundraising raffles, & more!

**Sign up at the Credit Union in person, by phone (509) 484-5650, or email ([wlogan@firecu.net](mailto:wlogan@firecu.net)) and we can pay your fee with a CU transfer.**

The credit union is excited to announce that the annual golf tournament will be taking place at Downriver Golf Course on September 22nd. This team scramble will have a shotgun start and we will be on hand to check golfers in starting at 7:00am. Lunch will be provided.

**This year, we will be raising funds for the Spokane County Firefighters Pipes and Drums.** The band is a 501(c)3 non-profit organization dedicated to playing Highland Bagpipe and Drum music for the purpose of honoring the fallen in Public Safety and the Military. They rely solely on public and private

donations and contributions by the band members themselves. The credit union is a staunch supporter of the band, who represents the local firefighter community with honor throughout the region. Join us in raising funds by playing, becoming a sponsor, participating in raffles, or through a direct donation. Members and guests can sign up by filling out the team sign-up form and returning it to the CU in person or via email. We accept cash, check, or transfers from your credit union account. If you are feeling generous, you can even donate directly to the band upon sign up! All donations are greatly appreciated.



## VP of Lending Message

*From Will Logan*

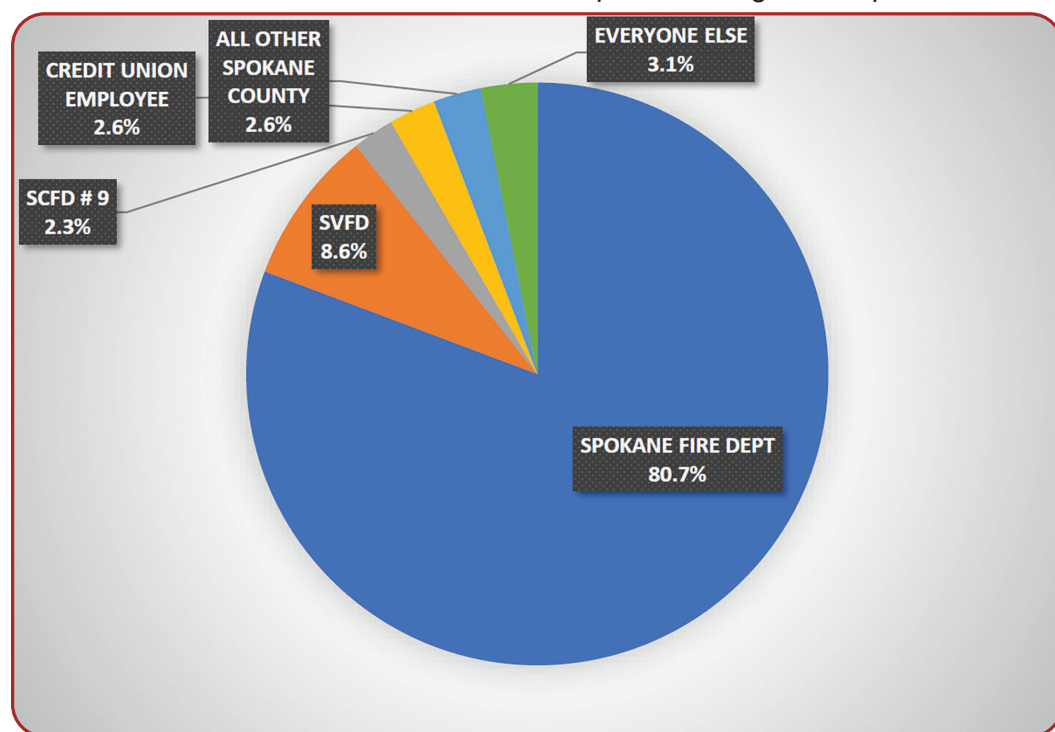
In 1934, at the height of the Great Depression, Spokane Firefighters Credit Union was founded by City of Spokane firefighters to serve firefighters and their families. The credit union successfully grew slowly and steadily, exclusively among members of the Spokane Fire Department until 2005, when our membership field was open to the Spokane Valley Fire Department and the Spokane International Airport firefighters. In the years that followed, Spokane Firefighters Credit Union welcomed firefighters from throughout Spokane County, then the entire State of Washington, and the Panhandle Counties of Northern Idaho. Each of these moves were not taken lightly and were approved by the Board of Directors to strengthen and diversify our membership while remaining true to our goal of serving only firefighters and their families.

As of the writing of this article, there are **2340 members** of Spokane Firefighters Credit Union. The core and backbone of the credit union are our Spokane firefighters and their families who built this institution over many decades into the rock-solid COOP we are today. Nearly **81%** of credit union members are eligible for membership due to their affiliation with the Spokane Fire Department. It can't be overstated that this is one of the main reasons that the credit union feels like a family. One of the coolest things is seeing guys that worked together 40-50 years ago meet by chance at CU and chat as if it was yesterday that they rode the back of Ladder 7 together. They may be on opposite sides of religion or politics, but one thing they have in common is their credit union.

Also, **2.6%** of credit union accounts are held by the staff that has served you so faithfully over the years and their family members! A lot of folks have had a hand in taking care of the membership.

Our second biggest group are those members from the Spokane Valley Fire Department, which make up **8.6%** of credit union memberships. In 17 short years, a great number of SVFD members have made this their credit union and enjoy the perks of ownership through low rates, great service, and low-cost mortgages. Spokane County Fire District 9 is our third largest fire department group at **2.3%** of all memberships. In a short time, D9 members have gone all in with the credit union and have had a huge impact that outweighs their numbers. All the remaining fire departments in Spokane County make up **2.6%** of credit union membership.

Firefighters outside of Spokane County have found that we can easily serve them as well, even without a physical presence in their area. By leveraging technologies such as electronic loan signings and online account opening, your credit union has been able to form relationships with firefighters in places like Kennewick, Snohomish County, and



points in between. Over **3%** of all credit union memberships trace their eligibility to fire departments outside of Spokane County. Word of mouth referrals at the kitchen table have led to many new memberships over the last couple years and we look forward to forming new relationships in additional firefighter communities.

Spokane Firefighters Credit Union remains committed to preserving our proud history of serving **ONLY** firefighters and their families. By remaining true to this goal, we can honor those who got us here and ensure a strong and healthy COOP for future generations of firefighter families.

## VOLUNTEER SPOTLIGHT

## Roger Libby – BOARD OF DIRECTORS



*Over 40 years as a member of Spokane Firefighters Credit Union and humbly thankful for a career in the fire service*

I joined the Spokane Fire Department in January 1981. What a lot of people may not know about me is that I had the opportunity previously (prior to LEOFF2), to become a Spokane Firefighter, but at the time, I was simply looking for a job with some stability. Between the time that I signed up for the test and the notification came of my being #3 on the list, I found what I thought to be a good paying, secure job, so decided against the fire department. That turned out to be a bad decision but a valuable learning experience. In 1981, I actually had a better paying, more secure job, but in life, I have always tried to learn something from my mistakes, rather than put blame somewhere else. Having a second chance convinced me to not make the same mistake twice. Regrets? Not really, my decision to pass the first time was based on what I thought was the right decision at the time. Choosing to join the fire department the second time was the best thing I ever did.

The job gave me more than I could have ever imagined, and probably more than I deserve.

Back then, you had to complete your probationary year before you could join the Spokane Firefighters Credit Union. Completing my Gold Room and joining the Credit Union happened almost simultaneously, and I have now been a member/owner for over 40 years. I was proud to be a Spokane Firefighter and joining a financial institution run by firefighters, for firefighters, just seemed to make sense. SFCU has been my primary financial institution ever since, and the customer service and benefits I have received all these years have been excellent.

As I neared the end of my career, I wanted to stay connected with my brothers and sisters and give back in some way to the career that has given me almost everything I have in life. I decided to volunteer to be on the Board of Directors and have been privileged to serve my firefighter family and the Credit Union in that capacity ever since. During my time with the Credit Union, I participated in interviewing and the hiring of a new CEO. I have stood fast with my fellow Board Members and Executive Team against mergers with other credit unions during a time when most credit unions our size are forced to do so in order to survive. In that time, we have gone from approximately a \$40 million dollar credit union to nearly \$80 million in assets today. I had little to do with that, or the fact that our very own SFCU was recently rated as one of the best Credit Unions in the country, regardless of asset size. All this is a testament to how valuable our members are, and the tremendous leadership we have. I am proud to play my small part.

**SUMMER SAVINGS**  
**3.90%**  
**VISA BALANCE TRANSFER**

Call SFCU or  
Apply in Online Banking.

- 3.90% APR (Annual Percentage Rate) is good for the life of the transferred balance
- No Fees or transaction charges to process the balance transfer
- Offer good for a limited time • Offer can't be used to pay off SFCU loans or credit cards



## 2021 Rudy Mead Scholarships Awarded

Each year, Spokane Firefighters Credit Union awards two scholarships to credit union members who are entering into their first year of college. The scholarship is named for and honors Rudy Mead, who served on the credit union Supervisory Committee for nearly 52 years. Rudy's commitment to our organization, his strong work ethic and sense of community embody the spirit 356800 of our organization. The legacy of service left behind by Rudy and his wife Nellie will undoubtedly live on in the students privileged enough to win the award.

After a very competitive application process, the scholarship committee chose two very special young credit union members as recipients of the 2022 Rudy Mead Scholarship. Congratulations to Kristen Reser and Isabella Charter, who will each receive \$1000 to go towards their college education.



Kristen Reser, daughter of Jason (SFD Retired) and Kimberly Reser, is attending University of Washington this fall. Erv Williams (Board Chairman) and Gayle Furness (CEO) present her with the award.



Isabella Charter, daughter of Mike (SVFD) and Monica Charter is headed to Boise State University.



The Numbers Game...  
**Win \$50**

Be sure to read every article in this newsletter and look for your account number.  
**You could be the lucky winner!**  
**Good Luck!**

This newsletter contains a member account number chosen at random and in the format of a member number **followed by two zeros**. If you find your account number listed somewhere within the articles of this newsletter, contact the Credit Union within 30 days to claim your prize. We will deposit the money directly into your credit union account!

Be sure to read every article in this newsletter and look for your account number. You could be the lucky winner!

## STAFF SPOTLIGHT

### Megan Carlile – Member Service Representative



*Bringing a Positive Attitude and Cheerful Disposition to the Credit Union Daily.*

I grew up in the small town of Metaline Falls, WA with my parents and an older sister. My parents were the volunteer fire chief and assistant. I grew up hearing the sound of the pager, riding the fire engine in the parade (dressing as wonder woman), and with everyone knowing everything about everyone. After graduating high school, I moved to CDA and attended NIC to get my Administrative Assistant degree. I then got my first job after college graduation in Spokane Valley and started the next chapter of my life. Next, I met Justin, now my husband, and wanted a new job challenge and found Spokane Firefighters Credit Union. This position is highly enjoyable due to us being small and knowing everyone's face and name. It is an experience that most people don't get at financial institution. Working at the credit union, you get to see members grow up, graduate, have kids, and you learn about each other's lives. Now that my husband and I are starting our own family, members are already bringing goodies and gifts. It's amazing having that connection with your members!

## Debit or Credit Card Lost or Stolen?

### What do you do now??

Your purse or wallet have gone missing. All of your cards are now in the hands of a no-good thief and the clock is ticking! Where do you start?

1. Call the credit union at (509) 484-5650 and report the loss during business hours or get on the mobile app to block your cards as soon as possible. **Members can place freezes on their debit and credit card immediately in the SFCU mobile app by selecting "Manage My Cards" in the "More" menu.**
2. If after hours or you do not use the mobile app, call the following numbers immediately to block your cards:

#### **Lost or Stolen VISA CREDIT Card**

Nights & Weekends: (866) 333-4740

#### **Lost or Stolen VISA DEBIT Card**

Nights & Weekends: (888) 241-2510

3. Follow up with the credit union to get replacement cards and to report any fraudulent activity as soon as you discover it.

The key to limiting the damage is to get the lost or stolen cards blocked immediately once you discover they or the information they contain are no longer in your possession.

Preventing thieves from accessing your card information can save a lot of future time and aggravation. Never leave purses or wallets in your car, even if it's locked. Don't give your card information to anyone unless they need it to process a transaction or reservation that you are approving.

For more information on lost and stolen debit and credit card best practices, please visit "Consumer Advice of the Federal Trade Commission" at <https://consumer.ftc.gov/articles/lost-or-stolen-credit-atm-debit-cards>.





SERVING FIREFIGHTERS & THEIR FAMILIES  
SINCE 1934

#### CREDIT UNION PHONE NUMBERS

CREDIT UNION ..... (509) 484-5650  
TOLL FREE ..... (888) 369-3708  
CU TALK ..... (800) 860-5704  
FAX ..... (509) 487-6567  
LOST / STOLEN VISA CREDIT CARD  
Day ..... (509) 484-5650  
Nights/Weekends ..... (866) 333-4740  
LOST / STOLEN VISA DEBIT CARD  
Day ..... (509) 484-5650  
Nights/Weekends ..... (800) 754-4128  
VISA CREDIT DISPUTES AFTER HOURS ..... (800) 600-5249  
MEMBER SERVICE TEXT (BUSINESS HOURS) ..... (509) 484-5650  
LOAN DEPT. TEXT (BUSINESS HOURS) ..... (509) 484-5651

#### ADDRESS

2002 N. ATLANTIC  
SPOKANE, WA 99205

#### CREDIT UNION HOURS

LOBBY ..... DRIVE-UP  
MONDAY - FRIDAY ..... MONDAY - FRIDAY  
9AM - 4PM ..... 8AM - 5:30PM

#### STAFF

GAYLE FURNESS	PRESIDENT / CEO
WILL LOGAN NMLS# 771663	VP OF LENDING
RAYCHEL LARSEN	PROJECT MANAGER
CHELSEY BLAIR NMLS# 2222475	LOAN OFFICER
KATIE GRIMM NMLS# 854911	LOAN OFFICER
ALEXIS FERNANDEZ	ACCOUNTING ASSISTANT
CHRISTINA BACON	MEMBER SERVICE/PLASTICS
MEGAN LARSON	MEMBER SERVICE
EMILY POLHAMUS	MEMBER SERVICE
AMANDA UHLENKOTT	HEAD TELLER
DANIELLE MORALES	TELLER
BAILEY NORWOOD	TELLER

#### BOARD AND SUPERVISORY COMMITTEE

ERV WILLIAMS	BOARD CHAIRMAN
KENNY MILLER	BOARD VICE CHAIRMAN
BOB GREEN	BOARD MEMBER
ROGER LIBBY	BOARD MEMBER
MIKE THOMPSON	BOARD MEMBER
BILL GONZALEZ	BOARD MEMBER
KEVIN SMITH	BOARD MEMBER
GARRETT CAMAROTA	SUPERVISORY COMMITTEE CHAIR
CHAD CHILDEARS	SUPERVISORY COMMITTEE
JOSH RHODS	SUPERVISORY COMMITTEE

## 2022 Holidays

The Credit Union Will be Closed the Following Days in 2022

September 5th (MONDAY)	Labor Day
October 10th (MONDAY)	Columbus Day
November 11th (FRIDAY)	Veterans Day
November 24th & 25th (TH & FRI)	Thanksgiving & Day After
December 26th (MONDAY)	Christmas Day Observed

## SHARE & SHARE CERTIFICATE RATES

These rates are effective September 1, 2022

Share Rates <small>(in percentage points)</small>		Dividend / APY <sup>(1)</sup>	
Share Drafts \$1,000.00 and Above		0.10	0.10
100.00	- 4,999.99	0.10	0.10
5,000.00	- 24,999.00	0.15	0.15
25,000.00	- 74,999.00	0.20	0.20
75,000.00	- Above	0.25	0.25
IRA- <u>Essential &amp; Silver</u> - 0.25 / 0.25		<u>Gold</u> <sup>(3)</sup> - 0.40 / 0.40	<u>Platinum</u> <sup>(3)</sup> - 0.50 / 0.50

### Share Certificate Rates <sup>(2)</sup> (in percentage points)

\$1,000 minimum opening deposit

Term	<u>Essential &amp; Silver</u>	<u>Gold</u> <sup>(3)</sup>	<u>Platinum</u> <sup>(3)</sup>
	Dividend / APY	Dividend / APY	Dividend / APY
6mo	0.40 / 0.40	0.55 / 0.55	0.65 / 0.65
12mo	0.40 / 0.40	0.55 / 0.55	0.65 / 0.65
24mo	0.65 / 0.65	0.80 / 0.80	0.90 / 0.91
36mo	0.65 / 0.65	0.80 / 0.80	0.90 / 0.91
48mo	0.90 / 0.91	1.05 / 1.06	1.15 / 1.16

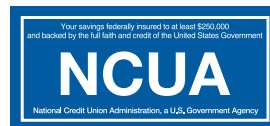
(1) APY = Annual Percentage Yield

(2) Penalties will apply for early withdrawal

(3) Gold and Platinum rates include a .15% and .25% bonus dividend respectively to be paid quarterly. Ask a member service representative for more information on how to qualify.

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