



FIREWIRE

SPOKANE FIREFIGHTERS CREDIT UNION

2013 ANNUAL MEETING, FEBRUARY 16TH – 6 PM RED LION AT THE PARK



The credit union annual meeting is scheduled for Saturday, February 16th. Once again, our annual event will be held at the Red Lion at the Park. The hotel and banquet services have always made this a great night and we are looking forward to another great event.

Please make your plans now and get your tickets purchased early. We've come very close to selling out the past couple years and expect this year will be the same or better.

Tommy Heckler will be on hand with displays and memorabilia from the Spokane Fire Department Museum. Everyone should take a few minutes to enjoy the excellent collection of fire department history that Tommy has worked so hard to preserve.

Once again we will be giving away hundreds of dollars' worth of prizes during the evening. In years past we have given away overnight stays at the Davenport, Indians Baseball tickets, gift cards for fine dining and even a hotel room for the following year's annual meeting. We will continue the tradition with many great prizes but you must be present to win.

The Red Lion is providing a separate room for the Credit Union business meeting which is open to all members whether a ticket was purchased for dinner or not.

The staff at the Red Lion promises another excellent meal and great service for our members. Ticket are on sale now and still only **\$15.00** for members and **\$25.00** for guests but are limited to **200** so be sure to buy yours early.

We look forward to seeing you there!!

Get a Room and Party the Night Away



We have negotiated discounted rooms which are available on a limited basis with rates being \$91.95 for a double and \$101.95 for a quad. Call the Red Lion at 1-800-733-5466 to reserve your room now. There are a limited number of rooms available at this rate, so get yours booked early.

Credit Union Elections 4 Positions Up For Vote

One of the key things that make a credit union different from a bank is our democratically elected board of directors. While a bank is controlled by its owners or stockholders, your credit union is controlled by the board of directors who volunteer their time. The board does not perform this duty for personal gain but rather to invest their efforts toward the good of the organization for all members.

There are four positions up for election this year, 3 board positions and 1 supervisory committee position. All applicants, including incumbents are required to complete an application.



Anyone seeking election is asked to come to the credit union and fill out an application. Applicants must be willing to serve, have the ability to donate your time and be a primary member in good standing.

All applicants are required to meet with the nominating/ election committee for a brief interview and explanation of what the position involves, including monthly meetings

that must be attended, frequent phone calls for loan approvals and other decisions that board members are required to make.

Timeline for 2013 Credit Union Elections

January 14th – 25th, 2013	Applications Accepted
January 28th – 31st, 2013	Interviews
February 4th – 14th, 2013	Voting Online or at our office

New Online Voting in 2013

For the first time, members will have the option of voting online via ItsMe247. We are very excited about this secure, electronic system for managing our election. If a member does not have access to a computer, they can still stop by our office to register their vote. To vote you must be at least 18 year of age, been a member for at least 3 months and be a member in good standing as explained in the sidebar.

A member in good standing of Spokane Firefighters Credit Union shall be defined as:

1. A person who has an assigned membership number and card on file with all necessary documentation properly completed and signed.
2. A person who has a prime share balance of at least \$50.00 or \$5.00 for those less than eighteen years of age.
3. A person whose membership has not been an expense to the credit union due to delinquent loans or overdrafts, bankruptcy, fines or any other unforeseen expenses.
4. A person with a positive SHARE DRAFT balance and has no more than 25 overdrafts in the last twelve calendar months.
5. A person whose loan payments, including visa loans, have been current for the last twelve calendar months.

The Numbers Game Win \$25

Each newsletter contains a member's account number chosen at random. If you find your account number listed somewhere between the articles in this newsletter, contact the Credit Union within 30 days to claim your prize and have the money deposited in your share account.

Be sure and read every article in this newsletter, and look for your account number.

Good Luck!

We Have Mobile Apps

Recently the credit union was pleased to roll out Mobile applications for both iPhones and Android devices. Many of our members are already using these free applications and love how they work for accessing their credit union account from almost anywhere. In addition to ItsMe247 access, the mobile apps also have a quick dialer for calling our office, a simple loan calculator and even a map to locate our office. The mobile apps are available for free online from the Apple App store or the Google Play store for androids.



Good Thing We Planned Ahead – 2013

Todd Powell – President / CEO

In spite of dire predictions regarding the Mayan calendar, we decided to go ahead with our 2013 planning session in October of 2012. Fortunately, it appears our efforts won't be wasted.

As 2012 winds down it's time to review the past years accomplishments, failures and plans for the next year. We rolled out our RPM mortgage program that is working great for many of our members, we've loaned out over 3 million dollars with this new loan product. It's a good thing too, 0% dealer financing is killing our new car business. We certainly can't blame members for taking the 0% deal, we just hope they're taking the time to evaluate whether they might be better off taking the cash back rebate while financing with us. We're going to do a better job of making sure our members know all their options in 2013.



Our online services saw several improvements in 2012 including a new website and upgrades to ItsMe247 home banking, text message banking and also mobile apps for your iPhone or Android device. We've been making regular updates to our website banners and also our Facebook page. As of today, we have 157 followers on Facebook; we'd like to double that in 2013.

Our board of directors has continued to work hard and learn more about the credit union business, the industry, the economy and more. For many of them, who have been on the board for many years, this new level of participation and commitment has been a challenge but fortunately they've all stepped up and put in the necessary work. In 2013, the board of directors will continue to take classes, attend seminars and learn everything they can about effectively guiding our organization.

The credit union staff has done an amazing job of weathering all the changes the past few years. We're experiencing unprecedented times in regards to the economy, competition, new services and new challenges. We have a group of very dedicated people who are committed to serving our members to the best of their ability. In 2013, we're going to do a better job of training our entire staff so hopefully more questions get answered by the first person you talk to.

Our business plan for 2013 covers all aspects of our business from the member relations to our online presence, back office management, financial controls, facilities management and everything in between. We try to start the year with a good road map and plan but like most years, there will be some unexpected curves and challenges. Fortunately nothing will be the end of the world.

Happy New Year

Thank you

We would like to thank our members for remembering us during the holidays. The candy cookies, cards and good wishes are sincerely appreciated.

Save Money on Auto & Homeowners Insurance

Our members receive a 5% discount on automobile and 2.5% on homeowners insurance through an agreement with Traveler's and All Lines Insurance agent Cameron Pechia. Give Cameron a call @ 509-327-1658 to receive a no-obligation quote that could save you money in 2013. Online at: www.AllLinesInsure.com

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