



# FIREWIRE

SPOKANE FIREFIGHTERS CREDIT UNION

## PACIFIC NORTHWEST FIREFIGHTERS GOLF TOURNAMENT AUGUST 3-4<sup>TH</sup> AT INDIAN CANYON AND DOWNRIVER GOLF COURSES



After discussions with Larry Strobel who has served as our tournament director the past few years, it was agreed that we would suspend the credit union golf tournament for 2015 with our financial support being directed to the Pacific Northwest Firefighters Golf Tournament that is scheduled for August 3-4th at Indian Canyon and Downriver Golf courses. All of our members are encourage to participate in the PNWFF tournament. For more information, please contact Larry Strobel at 509-328-0406. We are planning to resume our credit union tournament in 2016.

### Member Appreciation BBQ a big success

Nearly 300 credit union members and guests enjoyed perfect weather and excellent BBQ at our recent member appreciation BBQ. Ed Miller and Pat Sanders put out a giant spread of food that included smoked pork, beef, turkey and sausage. It's safe to say that no one went home hungry. In addition, the credit union had shred bins set out so that members could bring in their sensitive documents for shredding. Our Rudy Mead Scholarship winners were also announced.



Left - Right; **Erv Williams** - Credit Union Board Chairman,  
**Cora Bush** - Scholarship Winner,  
**Nellie Mead, Maria Franchino** - Scholarship Winner,  
**Todd Powell** - Credit Union CEO.

### Rudy Mead Scholarship Winners Announced

The winners of the Rudy Mead Scholarship award were announced during our annual member appreciation BBQ. The scholarship committee received several applications and selected the winners based upon their grades, activities and community involvement. Cora Bush - Daughter of Ken and Casie Bush is planning to attend Whitworth University in the Fall. Maria Franchino - Daughter of Lou Franchino and Hanna Franchino is planning to attend the University of Washington in the Fall.

We wish our two winners and all of our applicants the best of luck with their college career.

# Spokane Firefighters Credit Union Does Mortgages...?



That's right! Your credit union now has a wide range of mortgage products to serve your mortgage needs.

15-30 Year Conventional Mortgages- The CU now offers low cost options allowing members to obtain long term financing for home purchases and refinances. We strive to keep fees low and recently saved a member over \$1000 in fees for a new home purchase when compared another local financial institution.

5-10 Year RPM (Rapid Payoff Mortgage)- This low fee mortgage with a very competitive interest rate helps members achieve their financial goals by getting their mortgage paid off quickly, freeing them to plan for retirement and for all that life has to offer. Watch that principle 299200 balance drop like a rock with our RPM loan!

Home Equity Loans- Whether you need a fixed rate 2nd mortgage to pay off higher interest debt or a Home Equity Line of Credit to do home improvements, the credit union has the right product to help you utilize your home's equity.

Raw Land- Are you in the market for a piece of property as an investment or perhaps as the site of your future dream home? Your credit union is one of the few institutions that does loans on unimproved land at a reasonable rate.

Next time you are in the market for a real estate loan, please call your credit union first and give us the opportunity to make your dreams a reality.



Today's purchases:  
Lunch: \$6.09 + \$0.91  
Gas: \$38.77 + \$0.23  
New Clothes: \$28.39 + \$0.61  
Groceries: \$113.28 + \$0.72  
Movie Tickets: \$17.65 + \$0.35  
Total Saved: \$2.82

**Save your change**  
Every time you use your debit card!

## How to get started...

Simply stop in or call a Member Service Representative and tell them you want to sign up for Debit Card Round Up!



The Numbers Game  
**Win \$25**

Each newsletter contains a member's account number chosen at random. 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 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!*



## Traveling This Summer?

Please let us know

Before you hop on that plane, take a minute to give us a call. If you are travelling, especially outside the United States, it is a great idea to contact the credit union and inform us of the unusual places that you intend to use your credit/debit cards.

The fraud protection on our card program keeps track of your activity and may block your card in the case of transactions that are out of the ordinary. There's nothing more frustrating than dealing with credit card issues while traveling. You can save yourself that anxiety by taking a few minutes to contact the credit union so that we can add travel notes to your accounts. This will greatly reduce the chances of your card being denied.



## Get Pre-Approved for a Vehicle Loan Today

Take the mystery and aggravation out of the car buying process by getting pre-approved for a vehicle loan with your credit union before hitting the car dealership. While Spokane Firefighters Credit Union is in your corner and has your best interests in mind, the dealer has only one goal: pocketing as much of your money as possible.

### Rates

Spokane Firefighters Credit Union has some of the best rates around with car and truck rates as low as 1.99% APR\* on vehicles 2005 or newer. Members can earn rates as low as 2.74% APR\* for loans on RVs, boats, and motorcycles.

### Member Rewards

Also, call the CU and talk to a member service representative to find out how you can maximize your Member Rewards to earn effective interest rates as low as 1.74% APR\*\* on cars on trucks and 2.49% APR\*\* on Toy Loans.

### Vehicle Warranties

Your credit union also has low cost options on GAP and Vehicle Service Agreements (VSA) from Intercontinental Warranty Service that can save you up to 50% when compared to similar products offered at the auto dealerships.

### Vehicle Financing

Car dealers make a great deal of money in the back office by using time tested tactics designed to apply pressure to buyers and maximize profits. Keep the dealership out of your wallet and make your credit union your one stop shop for financial services.

Call the CU today to get your financing taken care of so that you can shop with confidence knowing that you can skip the finance office and focus on the vehicle.

*\*Lowest rate requires 720 or higher Experian credit score, 60 month term or less, 2005 model year or newer, Loan-to-Values of 109% or lower, .5% discount for automatic payroll deposit, .25% discount for SFCU VISA credit card.*

*\*\* Platinum Members earn a .25% monthly interest rebate while Gold Members earn a .15% rebate.*



## EMV is Coming!

*Great... What is EMV?*

EMV is short for Europay, MasterCard® and Visa®, which is the new microchip-based technical standard replacing the magnetic stripe card technology prevalent in the U.S. since card usage became widespread half a century ago.

EMV adds a microchip to your credit and debit cards. With these chips, the security of your card data is significantly improved and it is expected that credit card fraud should decrease dramatically.

Our credit union is now working to finalize agreements to implement this new technology. We are hoping to begin issuing our new EMV chipped cards before the end of 2015. You can expect to see additional information as we get closer to sending out the first cards.

If you have any questions, please call or e-mail our office.

