

57TH ANNUAL CREDIT UNION GOLF TOURNAMENT DOWNRIVER GOLF COURSE JULY 15TH & 16TH



- Tee Times:TuesdayJuly 15th 9:00 A.M.WednesdayJuly 16th 9:00 A.M.
- **Tournament:** This is a 36-hole stroke play event to be played on both days of the tournament 18 holes per day. There will be separate divisions for men, women and Callaway (no handicap).
- **Entry:** Call the Credit Union Office (484-5650) or Larry Strobel (328-0406) to schedule the days you will compete. Deadline for entry is 5:00 p.m. July 10th.

Note: For the first time, this tournament is only scheduled for 2 days instead of 3. If your shift falls on one of the tournament days, please plan ahead and make arrangements to cover your shift so you can still enjoy the tournament.

You are responsible for the tee times you reserve. Be sure you pay your green fees at the Pro-Shop.



80 Years of Investing In Our Members

2014 Spring BBQ

We enjoyed great weather and even better food for this years Member Appreciation BBQ. Check it Out.



Win a Traeger Wood Pellet BBQ



Sign up for e-statements and automatically be entered to win a Traeger BBQ.

During the months of July and August we'll be asking all our members to consider cancelling their mailed paper statements and receiving only electronic e-statements. Those that decide to take e-statements will be entered into a drawing for a Traeger Wood Pellet BBQ.

E-Statements are a great alternative to paper statements for many reasons. E-Statements are available online usually on the 1st or 2nd

day of the month. You only print them if you want or need to otherwise there is no wasted paper or expensive postage. 465300 E-statements are much more secure, with no risk of being stolen from your mailbox or tossed out in your trash for someone to find. They're more secure, better for the environment and better for your credit union and a chance at some great BBQ, what are you waiting for?



E-Statements are delivered safely and securely via our home banking system. No longer will your bank statement with all your personal private information be sitting in your mailbox waiting to be stolen.

To learn more about any of these services or to sign up, just call or stop by our office.

Member Rewards

Loyalty Matters!

Since January our member/owners have earned over \$14,000 in bonus dividends and loan rebates. Members who consistently use the credit union's products and services are receiving cash benefits plus much more.

Call or e-mail the Credit Union for more information.



Rudy Mead Scholarships Awarded



L-R: Kris Kovac, Keith Kovac, Dave Kovac, Roy Mediaty, Erv Williams, Todd Powell, Nellie Mead

During our recent member appreciation BBQ, the recipients of our Rudy Mead Scholarship Award were announced. Keith Kovac, son of Dave and Kris Kovac and Kelli Rihtarshich, daughter of Matt and Laura Binder were this years winners. They will each receive a \$1,000.00 scholarship upon successful completion of their first quarter or semester of college. Both Kelli and Keith have excelled in high school while being active in clubs, sports and their communities.

On hand for the presentation was Nellie Mead, wife of Rudy Mead for whom the award is named. Rudy who passed away in April, 2013 served on the credit union supervisory committee for 52 years.



The Numbers Game

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!

CELEBRATING 80 YEARS

Todd Powell - President / CEO **1967 Board of Directors**



Front Row L-R Rudy Mead, Richard Sprint, Theon McMahan, Bill Cooke, Edward Obde. Back Row L-R Jack Krell, JimBurger, Don Bean, Byron Kirk

2014 marks the 80th anniversary for our credit union. In 1934 the Federal Credit Union Act was enacted by congress and shortly thereafter, a group of local firemen chartered the Spokane Firemens Credit Union.

Our credit union has always served Spokane Firefighters and their families. During recent years, our field of membership has been enlarged to include all paid, professional firefighters in Spokane County yet the mission remains the same, provide excellent financial services for our members.

In the years to come you will see the credit union continue to evolve. Today we are living in an ultra competitive and often cutthroat financial services industry. Your credit union will continue to adapt and work to be your primary financial institution.

As a member owner, you can take pride in our 80 year anniversary. Your loyalty and understanding of how a cooperative financial institution works is what will continue to make us viable and relevant for our members into the future.

We have Great Rates, Terms and low Fees on Mortgages.

Whether you want 5, 10, 15 or 30 years, we have a mortgage loan that will work for you.



While mortgage rates continue to stay at historically low levels, housing prices are starting to climb. If you haven't taken advantage of the low rates to refinance or you're considering moving, this summer will be an excellent time. Call Will or Andrea in our loan department to discuss our financing options.

• 2014 Golf Tournament July 15th and 16th •

80 YEARS OF INVESTING IN OUR MEMBERS



SERVING SPOKANE FIREFIGHTERS **80 YEARS OF INVESTING IN OUR MEMBERS**

CREDIT UNION PHONE NUMBERS

CREDIT UNION	(509) 484-5	650
TOLL FREE		3708
CU TALK		5704
FAX	(509) 487-6	567
LOST / STOLEN VISA	CREDIT CARD	. Day (509) 484-5650
N	ights/Weekends	. (866) 333-4740
LOST / STOLEN VISA	DEBIT CARD	. Day (509) 484-5650
N	ights/Weekends	(800) 754-4128
VISA CREDIT DISPUT	ES AFTER HOURS	. (800) 600-5249

ADDRESS 2002 N. ATLANTIC SPOKANE, WA 99205

CREDIT UNION HOURS

I OBBY MONDAY - FRIDAY 9AM - 4PM

DRIVE-UP MONDAY - FRIDAY 8AM - 5:30PM

PRESIDENT

LOAN OFFICER

HEAD TELLER

TELLER

CEO **VP - LENDING**

STAFF

TODD POWELL JEFE WEBB WILL LOGAN JOCILYN STEVENS ANDREA SMITH SAMANTHA ROBERTSON LISA SHIMEK CHRIS SWANSON DEBBIE MOSCATELLI HEATHER HURST

BOARD

ERV WILLIAMS DAN LOBB **BOB GREEN ROY MEDIATY** MIKE MOORE MIKE ROSSI **TERRY SMITH** CHRIS PHILLIPS **TELLER** CHAIRMAN **VICE - CHAIRMAN** BOARD MEMBER **BOARD MEMBER** BOARD MEMBER BOARD MEMBER BOARD MEMBER ASSOCIATE BOARD MEMBER

OPERATIONS MANAGER / VISA

ADMINISTRATIVE ASSISTANT

CUSTOMER SERVICE / VISA

SUPERVISORY COMMITTE

KENNY MILLER **RICH LLEWELLYN RICK BARRON**

SUPERVISORY COMMITTEE CHAIRMAN SUPERVISORY COMMITTEE SUPERVISORY COMMITTEE





Friday, July 4th

Monday, September 1st

Tuesday, November 11th

Monday, October 13th

Independence Day Labor Day Columbus Day Veterans Day Thanksgiving

Christmas

Our Rate Structure has changed as of January 1st, 2014. For more information about Tiered Services and our Silver, Gold and Platinum levels please visit our website, stop by our office or call today.

Regular Shares

	Dividend	APY *	
Share Drafts \$1,000.00 and Above	0.10%	0.10%	
100.00 - 4,999.99	0.15%	0.15%	
5,000.00 - 24,999.99	0.25%	0.25%	
25,000.00 - 74,999.99	0.35%	0.35%	
75,000.00 - Above	0.35%	0.35%	
	Essential	Gold ***	Platinum ***
	and Silver	Golu	Flaunum
IRA Dividend / APY	0 75% / 0 75%	0 90% / 0 90%	1 00% / 1 00%

A Dividend / APY

0.75% / 0.75% 0.90% / 0.90% 1.00% / 1.00%

Share Certificate Rates

Balance Essential & Silver Gold *** Platinum *** Term Dividend / APY* Dividend / APY* Dividend / APY* 6 Month 0.25% 0.25% 0.40% 0.40% 0.50% 0.50% 12 Month 0.45% 0.45% 0.60% 0.60% 0.70% 0.70% 24 Month 0.85% 0.85% 1.00% 1.00% 1.10% 1.11% 1.00% 1.15% 1.16% 36 Month 1.00% 1.25% 1.26% 48 Month 1.15% 1.16% 1.30% 1.31% 1.40% 1.41%

APY = Annual Percentage Yield

Penalties will apply for early withdrawal

*** 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 gualify.



2014 Holidays

The Credit Union Will be Closed the Following Days in 2014