



FIREWIRE

SPOKANE FIREFIGHTERS CREDIT UNION



2017 CREDIT UNION ANNUAL MEETING

MIRABEAU PARK HOTEL | FEBRUARY 11TH - 6 PM

The credit union annual meeting is scheduled for Saturday, February 11th at the Mirabeau Park Hotel. We've enjoyed the hospitality of the Mirabeau Park Hotel the past couple years and will be returning again this year.

Cocktail hour is set for 6 PM with the credit union business meeting at 7 PM in an adjoining room. Dinner will be served immediately following the business meeting. Once dinner finishes the credit union will have some brief announcements followed by Local 29 and the Spokane Fire Department Administration 74700 recognizing the year's retirees. The rest of the evening will be filled with music and dancing with the credit union giving away several hundred dollars worth of prizes throughout the night.

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

Tickets 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!!



Discounted Rooms Available

We have negotiated discounted room rate of \$90. There are a limited number of rooms available at this rate so call Mirabeau Park Hotel at 509-924-9000 to reserve your room. Book early as the block rooms fill up quickly.



Credit Union Elections

There are three board positions and one supervisory committee position up for election in 2017. 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 will be required to meet with the nominating/election committee for a brief interview and explanation of what the position involves including monthly board meetings, training requirements, events, phone calls and participation in e-mail discussions among the board.

Timeline for 2017 Credit Union Elections

January 9th - 20th	Applications Accepted
January 23rd & 24th	Interviews
January 30th - February 9th, 2017	Voting Online

Coming Soon:

Another new service from Spokane Firefighters CU CAR BUYING MADE EASY



Guaranteed Savings on Your Next Car

Powered by **TRUECar**.

The average American currently purchases a new vehicle about every six years and can expect to spend 14 hours researching online over the course of four months before buying a vehicle. The information found online can be contradictory, as even experts do not always agree.

You want to make sure that you get a vehicle that: 1) will not be a financial burden, 2) ranks highly in safety, 3) meets your passenger requirements, 4) appeals to your aesthetics, and 5) meets your personal needs for transportation.

Spokane Firefighters Credit Union has partnered with Auto Link to help address this problem. You can now do all your auto research on our credit union's website. **All our information comes from trusted industry leaders and is updated regularly.**

The following services can now be accessed on our site:

- ✓ **Car Buying Service** – Use this service to find the vehicle you want at a great pre-negotiated flat rate. Members save an average of \$3,279 off MSRP. See site for details.
- ✓ **Auto Value Search** – Find out what any new or used vehicle is worth before buying or selling.
- ✓ **Vehicle History Reports** – Get a complete vehicle history report for only \$9.95 with BuyBack™ Protection for qualifying vehicles. This report normally retails for \$24.99 for non-credit union members.
- ✓ **Manufacturer Rebates** - Find out if there is a manufacturer rebate available for a vehicle.
- ✓ **Financial Calculators** – Calculate your loan payments and weigh different options.

- ✓ **Virtual Test Drive** – Take the vehicle you want out for a virtual test drive.
- ✓ **Credit Score + Report** – Get your credit report for free or get your FICO credit score online for a one-time fee of \$19.95.
- ✓ **Safety Ratings + Crash Test Videos** – Find out what rating the National Highway Traffic Safety Administration gave a vehicle and watch crash test videos.

Get pre-approved and ask us about our GAP and extended warranty services *before* visiting the dealership. Remember that we are not for profit, member owned, and run by members. If you want a financial service you can trust, why not trust your co-workers, neighbors, and friends? At Spokane Firefighters Credit Union, we take care of each other.



Attention Graduating High School Seniors RUDY MEAD *Scholarship Award*

2016 Award Winners Nathan Sander and Hailey Himelspach

Credit Union members who are graduating from high school in 2017 are eligible to apply for the Rudy Mead Scholarship Award. Russell (Rudy) Mead served on the Supervisory Committee of Spokane Firefighters Credit Union for nearly 52 years. Rudy's commitment to our organization, his strong work ethic and sense of community embody the spirit of our organization.

Each year, the Spokane Firefighters Credit Union will award up to two scholarships of \$1,000 each to dependent students of SFCU members. For more information and to download an application please visit our website at www.firecu.net

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 under 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.

Mortgage Rates are Still Low



While mortgage rates are starting to creep up, our members are still enjoying historically low rates. The loan department completed a record number of home loans in 2016 and expects 2017 to be even better. Call or stop by today to learn more about your new home purchase or refinance.



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!*



Lasts and Firsts

Todd Powell - President / CEO

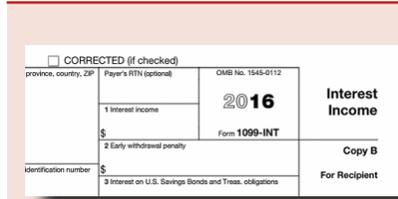
For those that don't know, I will be retiring from the credit union in May. This past year and the next few months will include a lot of "last's". I've had my last state exam. I've been through my last planning session, written my last business plan and finally, now writing my last year end letter.

On the other hand, the credit union will be experiencing some "firsts" this next year. The next CEO will not be an active duty firefighter which is a first for our organization. While the fire department schedule has allowed this to work for many years, the size and complexity of the organization today has dictated an end to this tradition. When I started at the credit union, it was 14 million in assets and offered car loans, savings and checking accounts. For lack of a better word, things were much simpler then. Today we are nearly 50 million in assets and offer a full line of loan products including all types of home and mortgage loans. In addition, the wide array of electronic services such as home banking, bill pay systems, website, mobile applications etc. all offer additional complexity. That added to a vastly different regulatory environment has made running the credit union on a firefighter's day off very difficult. I've managed to get away with it the past few years because of 20+ years of experience but haven't given the credit union the time and attention it deserves.

We are currently interviewing and working to select the next CEO of the credit union. The quality of people we are speaking with and their industry knowledge is impressive to say the least. I am very confident that my successor will continue to move the organization forward while still being committed to our core values that make the organization great today.

Finally, it has been a tremendous privilege to work for and lead this organization. Our members and staff are second to none. I have been fortunate to enjoy two very rewarding careers at the same time. I'm planning to stay on the Spokane Fire Department for a few more years but look forward to less hectic life. I can't thank the board of directors, our staff and members enough for placing your trust in me, it has been an honor.

-Todd



1099-INT Forms

Your 1099-INT statements will be printed as part of your December credit union statement. If you receive e-statements you will also find the 1099-INT included in your e-statement. There will not be a separate mailing for these forms so please check your statements.

Thank You

Once again, many of our members showered us with cookies, candies and treats. Your thoughtfulness during the holidays is very appreciated. Thank You



SERVING SPOKANE FIREFIGHTERS
SINCE 1934
 82 YEARS OF INVESTING IN OUR MEMBERS

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

ADDRESS

2002 N. ATLANTIC
 SPOKANE, WA 99205

CREDIT UNION HOURS

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

STAFF

TODD POWELL	PRESIDENT / CEO
WILL LOGAN	VP - LENDING
JOCILYN STEVENS	CONTROLLER
MIMI STROM	LOAN OFFICER
MELISSA MORTON	OPERATIONS SUPERVISOR
LISA SHIMEK	MEMBER SERVICE / VISA
KARLIE ELWESS	MEMBER SERVICE
CHELSEY BLAIR	MEMBER SERVICE
CHRIS SWANSON	HEAD TELLER
DEBBIE MOSCATELLI	TELLER

BOARD

ERV WILLIAMS	CHAIRMAN
KENNY MILLER	VICE CHAIRMAN
BOB GREEN	BOARD MEMBER
MIKE ROSSI	BOARD MEMBER
ROGER LIBBY	BOARD MEMBER
CHRIS PHILLIPS	BOARD MEMBER
VACANT SEAT	BOARD MEMBER
ROY MEDIATY	ASSOCIATE BOARD MEMBER

SUPERVISORY COMMITTEE

RICH LLEWELLYN	SUPERVISORY COMMITTEE CHAIRMAN
RICK BARRON	SUPERVISORY COMMITTEE
ANGELA GOLDEN	SUPERVISORY COMMITTEE

2017 Holidays

The Credit Union Will be Closed the Following Days in 2017

Monday January 2 nd	New Year's Day
Monday January 16 th	Martin Luther King Day
Monday February 20 th	President's Day
Monday May 29 th	Memorial Day
Tuesday July 4 th	Independence Day
Monday September 4 th	Labor Day
Monday October 9 th	Columbus Day
Friday November 10 th	Veterans Day
Thursday – Friday, November 23 rd & 24 th	Thanksgiving
Monday December 25 th	Christmas

For Quarter Beginning January 1st, 2017

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 and Silver	Gold *** Platinum ***
IRA Dividend / APY	0.75% / 0.75%	0.90% / 0.90% 1.00% / 1.00%

Share Certificate Rates**

Term	Balance					
	Essential & Silver Dividend / APY*		Gold *** Dividend / APY*		Platinum *** Dividend / APY*	
6 Month	0.25%	0.25%	0.40%	0.40%	0.50%	0.50%
12 Month	0.60%	0.60%	0.75%	0.75%	0.85%	0.85%
24 Month	0.95%	0.95%	1.10%	1.11%	1.20%	1.21%
36 Month	1.05%	1.06%	1.20%	1.21%	1.30%	1.31%
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 qualify.

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