



FIREWIRE

SPOKANE FIREFIGHTERS CREDIT UNION

58TH ANNUAL CREDIT UNION GOLF TOURNAMENT

DOWNRIVER GOLF COURSE | JULY 18TH & 19TH

Tee Times: Monday July 18th 9:00 A.M.
Tuesday July 19th 8:45 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 sign up. Deadline for entry is 5:00 p.m. July 15th.

Note: The tournament is only scheduled for 2 days instead of 3 as in years past. 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.





Remote Deposit Capture (RDC) is Now Available

By installing and using the Sprig App, available from the Apple App Store or Google Play store you can now deposit checks to your account by simply taking a photo of the check and a few clicks later the check is electronically deposited in your credit union account.

Sprig and Remote Deposit Capture are free of charge and another service for the convenience of our members.


*Remote Deposit Capture has daily and monthly dollar limits. The Sprig app is provided by the Co-Op network, a trusted partner. The Sprig App will require several steps for initial setup and use.



Available on the
App Store



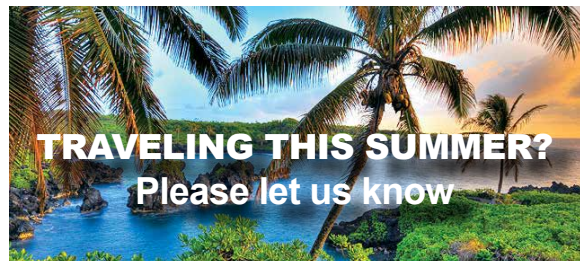
GET IT ON
Google Play



As low as 1.99% APR* on New and Used Vehicles

Our loan rates on new and used vehicles, cars, trucks, boats, campers, motorcycles, watercraft and more have never been lower. Enjoy your summer with a new set 231700 of wheels or something that floats. Our loan officers are happy to take your calls or stop by with any questions you may have about purchasing a new vehicle.

* Loan rates are based upon credit score, age of collateral, loan to value and repayment term.



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 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.

Extended Warranties & GAP Insurance Available

The credit union offers extended warranties through Intercontinental Warranty Service that provide comparable coverage to dealer products at significant savings. We also have GAP insurance that protects the borrowers in the unfortunate event that you total your vehicle but still owe more than it's worth. GAP insurance covers the difference between insurance proceeds and the loan balance. Our GAP product is significantly less expensive than identical insurance sold by the car dealers.



Spokane Firefighters Credit Union is now issuing EMV chipped Debit and Credit cards. EMV is the new standard that provides our members an added layer of protection to their cards.

In the past, when you swiped your card, your account information would transmit from the merchant to the issuer for payment authorization. With EMV, account information is encrypted to the chip itself making it more difficult to counterfeit. EMV transactions use a one-time code that attaches to the transaction so it becomes unique and cannot be duplicated.

Spokane Firefighters Credit Union has worked hard to adopt this new technology. All new and reissued debit and credit cards are now EMV enabled cards.

If you have any questions about your cards please contact the credit union.



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!

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, Pat and Shane Sanders put out a giant spread of food that included smoked pork, beef, turkey and sausage. Andy Pille was gracious enough to share a leg of lamb with us this year. 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.



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. Hailey Himelspace - Daughter of Shayne and Stefanie Gruenig is planning to attend San Diego State in the Fall. Nathan Sander - Son of Jerry and Cynthia Sander is planning to attend Montana Tech in the Fall.

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

Left - Right; Nellie Mead, Todd Powell - Credit Union CEO, Nathan Sander - Scholarship Winner, Hailey Himelspace - Scholarship Winner, Erv Williams - Credit Union Board Chairman

5.9% No Fee VISA Balance Transfer



Have you racked up high interest credit card debt? We can also help you pay off medical or any other unexpected bills. Spokane Firefighters Credit Union is here to help.

We're offering members a no fee VISA balance transfer special. Bring us your existing credit card debt from another institution or department store credit card, and we'll pay off those high rate cards with a cash advance at 5.90% APR on your credit union VISA.

Unlike most other balance transfer promos, there are no additional fees or hidden costs.

Call your credit union to take advantage of this limited time offer. Our 5.9% VISA Balance Transfer ends August 31.



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
SAMANTHA ROBERTSON	ADMINISTRATIVE ASSISTANT
LISA SHIMEK	CUSTOMER SERVICE / VISA
CHRIS SWANSON	HEAD TELLER
DEBBIE MOSCATELLI	TELLER
CHELSEY BLAIR	MSR

BOARD

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

SUPERVISORY COMMITTEE

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



2016 Holidays

The Credit Union Will be Closed the Following Days in 2016

Monday, July 4th	Independence Day
Monday, September 5th	Labor Day
Monday, October 10th	Columbus Day
Friday, November 11th	Veterans Day
Thursday – Friday,	
November 24th & 25th	Thanksgiving
Monday, December 26th	Christmas
Monday, January 2nd, 2017	New Years Day

For Quarter Beginning July 1st, 2016

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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