



FIREWIRE

SPOKANE FIREFIGHTERS CREDIT UNION

60th Annual Credit Union Golf Tournament

Indian Canyon Golf Course

July 17th & 18th

Tee Times: Tuesday - July 17th @ 9:00 A.M.
Wednesday - July 18th @ 9:00 A.M.

Tournament: This is a 36-hole stroke play event to be played both days of the tournament - 18 holes per day.

Entry: Call Larry Strobel @ (509) 328-0406 to sign up. Deadline for entry is 5:00 p.m. July 13th.

Note: The tournament is only scheduled for 2 days. 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.

- Optional Skin Game, KPs, and Long Drives.
- There will be Calloway Division and no handicap.
- Lunch provided on Tuesday.

This event is open to all Spokane Firefighters Credit Union members and guests. Join us at Spokane's own historic Indian Canyon Golf Course for two days of fairway fun!



MEMBERS BRAVE BLUSTERY DAY FOR FINE BBQ

Well over 200 credit union members and guests enjoyed excellent BBQ on June 2nd at our annual member appreciation BBQ. Ed Miller, with help from Kasey Austin and the Sanders Boys, put out a giant spread 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 on site for members to dispose of sensitive financial docs. Our Rudy Mead Scholarship winners were also announced.



Left - Right; Johnny Reser (Scholarship Winner), Alaina Stockdill, (Scholarship Winner), Gayle Furness (CEO), Nellie Mead, Erv Williams (Board Chair)

Rudy Mead Scholarship Winners Announced

The winners of the Rudy Mead Scholarship award were announced during the BBQ. The Scholarship Committee selected Alaina Stockdill and Johnny Reser from among nearly a dozen highly qualified young members. They will each receive \$1,000 scholarship upon successful completion of their first quarter or semester of college. Alaina and Johnny were selected based upon academic achievement, extracurricular activities, and community involvement. Johnny is the son of Jason and Kimberly Reser and will be attending U of W in the fall. Whitworth University will be lucky to have Alaina, daughter of David and Darcy Stockdill. We wish our winners, along with all scholarship applicants, the best of luck with their college careers.

On hand for the presentation 483900 was Nellie Mead, wife of Rudy Mead for whom the scholarship is named. Rudy, who passed away in April 2013, served on the credit union supervisory committee for 52 years.



SUMMER SAVINGS

SFCU

4.90%

VISA BALANCE TRANSFER

Did you go a little wild reaping the rewards of your Big Bank mileage credit card? Is your Mega-Card high-fee 0% balance transfer about to expire and you are staring down the barrel of super high interest charges?

- 4.90% APR promotional balance transfer rate is good for the life of the transferred balance
- Promotional rate cannot be used to pay other SFCU loan balances
- New VISA lines of credit and limit increases are done on approval of credit
- Promotion runs for a limited time

Transfer the balance over to Spokane Firefighters Credit Union at 4.90% for the life of the transferred balance with no balance transfer fees!

Call the credit union today to apply for a new VISA credit card or to see how you can save big using your SFCU VISA account.



The Numbers Game... **Win \$50**

\$25 just ain't what it used to be, so we have decided to up the reward to \$50!

This newsletter contains a member 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 to read every article in this newsletter, and look for your account number. You could be the lucky winner!

Good Luck!

Win a \$100 Gift Card

Sign up for e-statements and automatically be entered to win a \$100 Gift Card to a Local Business.

During the months of July and August we'll be asking members to consider enrolling in e-statements in lieu of receiving mailed paper statements. Those that decide to take e-statements will be entered into a drawing for a \$100 Gift Card. All current and new enrollees to e-statements will be eligible to win and we will choose 3 winners at random!

E-Statements are a great alternative to paper statements for many reasons. They are available via ItsMe247 online banking and are much more secure than mailed statements, with no risk of being stolen from your mailbox or tossed out in your trash for someone to find. They are better for the environment and save you money as CU member. Contact the credit union to sign up for e-statements today and you will be entered for a chance to win!

Credit and Debit Card Tips: Traveling This Summer?



Before you hop on that plane or board that RV for your long awaited holiday, please take a minute to give us a call. If you are traveling it is a great idea to contact the credit union and inform us of the cities, states, or countries 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.

Happy Trails!



VP of Lending Message

From Will Logan

Change...What is it good for?

There has been much change here at the credit union since I was hired as the first and only man-teller back in the spring of 2007. When Todd Powell hired me, there were five firemen (four current and one retired) on the payroll, along with seven additional dedicated full and part-time employees. Now, I am currently the only active firefighter on staff. The number of employees is approximately the same as it was back in 2007, but we now have more members, offer a full range of mortgage products and have kept pace with the industry when it comes to electronic self-service banking. Strong leadership, cooperation among credit unions, and the leveraging of technology has allowed your credit union to do "more with less" to grow and move forward...**embracing change**.

We have all heard the stories of our credit union being run from a shoe box out of the trunk of a chief's car. There were waiting lists for loans, with the credit union not being able to send cash out the door until payday when there was an influx of new funds. If you wanted to buy a motorcycle, good luck...the chief would turn you down since motorcycles were "too dangerous." Back then we were basically a piggy bank for our members, doing some simple consumer lending. This worked for many years and as the credit union grew, it went from being run out of fire stations to occupying a series of offices, each filling the expanding needs of the organization. If our many previous leaders were unwilling to make **uncomfortable changes** we would have ceased to exist many years ago, like hundreds of other small credit unions serving defined fields of membership.

Now, let's get back to our peculiar tradition of firefighters running their own credit union. Since Spokane Firefighters Credit Union was

founded in 1934 it has been governed by a volunteer board of directors made up of members, mostly active and retired firefighters. This will never change. In addition (here is where it gets a little weird), there have always been firefighters employed in leadership positions managing the day-to-day operations of the credit union. We have been to conferences exclusive to firefighter credit unions and have found that we are the probably the only credit union in the nation that has active duty firefighters anywhere near their daily operations. It would be akin to having teachers, cops, and line-men running their respective financial institutions. When you look at it that way, we have been very blessed and lucky to have had a long line of firefighters willing and able to build a high quality financial cooperative, **always changing** with the times to remain strong and relevant for our members.

Several years ago when Todd informed the Board of Directors that he would retire at the beginning of 2017, they were faced with something new and foreign...the prospect of hiring the next CEO from outside the credit union. This would be a first for us. It was a decision that other credit unions of our vintage had made back in the middle of last century and we had made it into the second decade of the new millennium before we were to hire a financial professional from outside our own ranks. Last spring, after an exhaustive search and interview process the Board selected Gayle Furness, who came to us with years of high level financial and credit union experience. She understands the business, and more importantly, she understands us. Gayle is serious about building upon the foundation that was laid before us and staying true to what we believe is a credit union in its purest form...a credit union that is governed by and serves a defined group of members. Although hiring a CEO from the outside was a **major change** for us as an institution, our mission and identity remain the same.

Spokane Firefighters Credit Union and our staff will always be here to serve firefighters and their families, and that will **never change**.

15 MONTH CD SPECIAL...2.25%/2.27%APY...LIMITED TIME OFFER...CALL THE CU TODAY!



SERVING SPOKANE FIREFIGHTERS
SINCE 1934
 84 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
MEMBER SERVICE TEXT (BUSINESS HOURS) ... (509) 484-5650
LOAN DEPT. TEXT (BUSINESS HOURS)(509) 484-5651

ADDRESS

2002 N. ATLANTIC
 SPOKANE, WA 99205

CREDIT UNION HOURS

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

STAFF

GAYLE FURNESS PRESIDENT / CEO
 WILL LOGAN NMLS# 771663 VP - LENDING
 MIMI STROM NMLS# 1034554 LOAN OFFICER
 CHELSEY BLAIR LOAN ASSISTANT/PROCESSOR
 MELISSA MORTON OPERATIONS SUPERVISOR
 LISA SHIMEK MEMBER SERVICE/VISA
 KARLIE ELWESS MEMBER SERVICE
 CHRIS SWANSON HEAD TELLER
 DEBBIE MOSCATELLI TELLER
 CHRISTINA BACON TELLER

BOARD AND SUPERVISORY COMMITTEE

ERV WILLIAMS CHAIRMAN
 KENNY MILLER VICE CHAIRMAN
 BOB GREEN BOARD MEMBER
 MIKE ROSSI BOARD MEMBER
 ROGER LIBBY BOARD MEMBER
 CHRIS PHILLIPS BOARD MEMBER
 BILL GONZALEZ BOARD MEMBER
 ROY MEDIATY ASSOCIATE BOARD MEMBER
 MIKE THOMPSON ASSOCIATE BOARD MEMBER
 RICK BARRON SUPERVISORY COMMITTEE CHAIR
 ANGELA GOLDEN SUPERVISORY COMMITTEE
 JEFF WEBB SUPERVISORY COMMITTEE

2018 Holidays

The Credit Union Will be Closed the Following Days in 2018

Wednesday, July 4th Independence Day
 Monday, September 3rd Labor Day
 Monday, October 8th Columbus Day
 Monday, November 12th Veterans Day
 Thursday & Friday, November 22nd & 23rd Thanksgiving
 Tuesday, December 25th Christmas

For Quarter Beginning July 1, 2018

Regular Shares

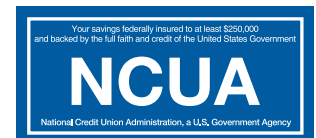
	Dividend	APY *		
Share Drafts \$1,000.00 and Above	0.10%	0.10%		
100.00 - 4,999.99	0.15%	0.15%		
5,000.00 - 24,999.99	0.25%	0.25%		
25,000.00 - 74,999.99	0.35%	0.35%		
75,000.00 - Above	0.60%	0.60%		
	Essential and Silver	Gold ***	Platinum ***	
IRA Dividend / APY	0.75% / 0.75%	0.90% / 0.90%	1.00% / 1.00%	

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	1.00%	1.00%	1.15%	1.16%	1.25%	1.26%
36 Month	1.25%	1.26%	1.40%	1.41%	1.50%	1.51%
48 Month	1.60%	1.61%	1.75%	1.76%	1.85%	1.86%

* 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.

"Like" us on



15 MONTH CD SPECIAL...2.25%/2.27%APY...LIMITED TIME OFFER...CALL THE CU TODAY!