



FIREWIRE

SPOKANE FIREFIGHTERS CREDIT UNION

2018 Credit Union Annual Meeting

Hotel RL at the Park
303 W. North River Dr., Spokane
February 24th - 6 PM

The credit union annual meeting is scheduled for Saturday, February 24th. We've changed it up this year and return to a newly renovated at the Hotel RL at the Park.

Cocktail hour is set for 6pm with the credit union business meeting to follow at 7 o'clock. Dinner will be served immediately after the meeting, followed by a few brief credit union announcements. Local 29 and the Fire Department Administration will then recognize last year's retirees. The rest of the evening will be filled with music, dancing, and that wonderful spinning prize wheel!

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 are still only \$15.00 for members and \$25.00 for guests. Seats are limited to 225 so be sure to buy yours early.

We look forward to seeing you there!!



Annual
MEETING
at the Hotel RL, 303 W North River Dr
SAT, FEBRUARY 24, 6PM
Member \$15 Guest \$25



Discounted Rooms Available

We have negotiated discounted room rate of \$95. There are a limited number of rooms available at this rate so call Hotel RL at the Park at 509-326-8000 to reserve your room. Book early as the block rooms fill up quickly.

Electronic Banking Enhancements... *Enriching the Member Experience*

Have you ever wished that you could deposit a check to your Spokane Firefighters CU account via cell phone or mobile device?

You can.

YOUR credit union has secure and easy Remote Check Deposit via our upgraded mobile app.

Would you like to be able to transfer money to a friend who picked up a recent dinner check?

You can.

YOUR credit union has person-to-person transfer capability through online banking/mobile app with our "Pay Anyone" feature.

Can you use your mobile device to locate more than 30,000 free ATM locations and +3,500 free shared branching locations from coast to coast?

You can.

YOUR credit union is part of the COOP Network, tapping into the cooperative power of credit unions.

Download our new and improved mobile app and visit www.firecu.net to discover all of our electronic banking products.



REMOTE DEPOSIT
Check deposits in a SNAP!

We know you're busy. Save time with remote deposit!

Download on the
App or Android Store

SNAP TAP DEPOSIT



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

Good Luck!

Text Us!



Did you know that you can contact your credit union from your mobile device via text message? Through our partnership with ZipWhip, Spokane Firefighters Credit Union can answer member questions or speed up the loan process by using the form of communication preferred by many...texting.

Text (509) 484-5650 for member service or (509) 484-5651 for the loan department during business hours to get in touch with your friends at the CU.



From Your CEO

Gayle Furness – President/CEO

It has been an exciting and successful 2017 for Spokane Firefighters Credit Union. The credit union has welcomed many new members from the recruit classes and is working hard to be their complete financial partner, while continuing to faithfully serve all of the members that got us here. We have also continued to improve the overall member experience by adding to and enhancing our electronic services to provide easy access for our members to transact all of their financial business.

Our vision at Spokane Firefighters Credit Union is to “improve the quality of life for our members by providing personalized financial services.” We are always looking for ways to better serve our members and are excited to announce the creation of our new website, which should be completed by February. The credit union is also proud to provide remote check deposit through our new and improved mobile app. Our members can download the mobile app to easily manage all of their SFCU accounts and simply snap photos of checks to make deposits directly from their phone. Members also have access to mobile bill pay, person-to-person transfers, and can search for the nearest surcharge free ATM and shared branch locations.

2017 has also been an amazing journey for me. It was a very busy year getting familiar with the tasks required of the CEO along with getting to know more about the membership and the firefighter community. My goal is to continue the tradition of providing innovative products and exceptional member service while working hard to maintain the strong financial position that Spokane Firefighters Credit Union has been built on. I would like to express my appreciation to the membership, the board of directors and the staff for all of their support and encouragement.

Our goal is to maintain the close family feel that makes the credit union such an integral part of the local firefighter community. In 2018 we look forward to strong steady growth and continued commitment to support members along their financial path, helping them achieve their financial dreams.

- Gayle

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

Spokane Firefighters Credit Union continues to offer rates as low as 1.99% APR* on cars and trucks. We also want to reward our members with RV, boat, and motorcycle rates as low as 2.74% APR*. Don't let the dealer put you in a loan that is not good for you. Call us first!

*Loan rates are based upon collateral type and age, credit score, loan to value and repayment term. OAC (On Approved Credit) Lowest rate assumes -.50% discount for direct deposit and -.25% discount for SFCU Visa. Limited time offer. Subject to change.

Ownership and the Financial Cooperative



Why are you a member of Spokane Firefighters Credit Union?

As you can imagine, in 1934, many Americans did not have much use for banks. The country was deep in the Great Depression and distrust of financial institutions was at an all-time high. People struggled to come up with ways to have their voices heard and to pool their resources in an attempt to make ends meet to provide for their families. Cooperatives of all kinds popped up throughout the country where people of like mind and trade could negotiate a better price for their crop or be approved for a loan that a bank may not grant.

The main difference between CO-OPs and other businesses is that member/owners all have an equal ownership share, ensuring that everyone pulls in the same direction for the betterment of the entire membership. Members have a say in how things are run and have the opportunity to volunteer their time and run for elected positions within the organization. Unlike many businesses,

shareholder profits are not the daily motivation. Well run 265700 cooperatives strive to deliver the most value to as many members as possible and decisions are based on what is best for the group and not necessarily just the bottom line.

You belong to a financial cooperative that has served its core group for nearly 85 years, maintaining an exclusive membership field that our members are surely proud of. We are firefighters serving firefighters and that has never changed. Other credit unions have felt pressure from regulators or the all-mighty dollar and have strayed from their original mission, changing their names and opening their membership fields. Some have simply disappeared due to merger. These many changes in the credit union industry have forced us to get better at what we do. Thanks to the strength of our core membership, Spokane Firefighters Credit Union has been able to serve Spokane area firefighters and their families well and maintain slow steady growth. Without the leadership of those members that came before us this would have never been possible.



We know that members can choose to bank anywhere and we urge all members to reflect on the reasons that they support their credit union. Are you someone that shops around for the lowest possible loan rates or has to have the most up to date electronic services? Competitive rates and easy account access are commodities that all financial institutions need to offer to remain relevant. If you fail on these fronts you will disappear. What we feel sets us apart is that we are who we serve and every decision we make is with our membership in mind. We know you and you know us. Please think about this next time you are shopping for a loan or looking to open a savings account for your newborn child.

Thank you for your valued membership. We are proud to be called Spokane Firefighters Credit Union.



Member Rewards Pay Huge Dividends!

With Spokane Firefighters Credit Union Member Rewards, the more business that you do with your credit union, the more you get back. One Platinum member with a mortgage, two vehicle loans and a SFCU Visa credit card got back nearly \$800 in loan interest rebates during 2017.* These rebates go to Gold and Platinum members and are deposited to member share accounts at the end of each month. Gold and Platinum members also enjoy higher rates of return on Certificate deposits.

Spokane Firefighters Credit Union members can attain Gold or Platinum status by using their credit union to deposit and borrow, as well as by taking advantage of products such as online banking services and debit cards. Call the CU and talk to a member service representative to find out how you can maximize your member rewards.

*Platinum members receive a .25% loan interest rebate, while Gold members receive .15%. Amount received is based on monthly interest paid.



Credit Union Elections

There are two board positions and one supervisory committee position up for election in 2018.

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 2018 Credit Union Elections

January 15th - 26th	Applications Accepted
January 29th - 31st	Interviews
February 5th - 16th	Voting Online

1099-INT and 1098 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 December e-statement. There will not be a separate mailing for these forms so please check your statement for this important year end tax info. During the month of January, members with Spokane Firefighters Credit Union Mortgages will receive their 1098 forms, showing mortgage interest paid for 2017.

<input type="checkbox"/> CORRECTED (if checked)		OMB No. 1545-0047		2017	Mortgage Interest Statement
RECIPIENT/SALENDER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no.		*Caution: The amount shown may not be fully deductible by you. Limits based on the loan amount and the cost and value of the secured property may apply. Also, you may only deduct interest to the extent it was incurred by you, actually paid by you, and not reimbursed by another person.			
RECIPIENT/SALENDER'S federal identification number	PAYER'S/BORROWER'S taxpayer identification no.	1 Mortgage interest received from payer(s)/borrower(s)	2 Outstanding mortgage principal as of 12/31/2017	3 Mortgage origination date	Copy B For Payer/Borrower The information in boxes 1 through 10 is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if the IRS determines that an underpayment of tax results because you overstated a deduction for this mortgage interest or for these points, reported in boxes 1 and 2, or because you didn't report the refund of interest (box 4), or because you claimed a non-deductible item.
PAYER'S/BORROWER'S name	Street address (including apt. no.)	4 Refund of overpaid interest	5 Mortgage insurance premium	6 Points paid on purchase of principal residence	
City or town, state or province, country, and ZIP or foreign postal code	10 Number of mortgaged properties	7 Is address of property securing mortgage same as PAYER'S/BORROWER'S address? If "Yes," box is checked If "No," see box 8 or 9, below			
Account number (see instructions)	11 Other	8 Address of property securing mortgage			
		9 If property securing mortgage has no address, below is the description of the property			

Form 1098 (Keep for your records) www.irs.gov/form1098 Department of the Treasury - Internal Revenue Service

Auto Link and MyEZCarCare are your CU One-stop Shop for Car Buying and Maintenance!



Guaranteed Savings on Your Next Car

Powered by **TRUEcar**.

Spokane Firefighters Credit Union has partnered with Auto Link to help members through the car buying experience. You can now do all of your research on our credit union's website. **All of our information comes from trusted industry leaders and is updated regularly.**

The following services can now be accessed at www.firecu.net:

- ✓ **TRUECar 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 before visiting the dealership!
- ✓ **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.

All vehicle loans qualify members for a free 3 year membership with MyEZCarCare. This service provides discounts on vehicle maintenance, rental cars, hotels. Also, members get access to the Electronic Glove Box, an app that allows members to track service, maintenance, and mileage records. MyEZCarCare is just one more way that Spokane Firefighters Credit Union is improving the car buying and owning process!



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 VP - LENDING
MIMI STROM 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

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

Monday, January 1st New Year's Day
Monday, January 15th Martin Luther King Day
Monday, February 19th President's Day
Monday, May 28th Memorial Day
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 January 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	0.35%	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**

	Balance					
Term	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.

"Like" us on

facebook®

