



FIREWIRE

SPOKANE FIREFIGHTERS CREDIT UNION

2022 Credit Union Annual Meeting & Dinner

DoubleTree by Hilton Hotel Spokane City Center
322 North Spokane Falls Court
February 5th - 6 PM

Spokane Firefighters Credit Union's Annual Meeting and Dinner is scheduled for Saturday, February 5th. The party is once again hosted by the DoubleTree by Hilton in Downtown Spokane who has done such a great job for us in previous years.



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. The rest of the evening will be filled with music, dancing, and prizes!

The Spokane County Firefighter Pipes and Drums, who are truly integral to the firefighter community, will start things off with a stirring performance. Tommy Heckler will share displays and memorabilia from the Spokane Fire Department Museum, so please plan on spending a few minutes to enjoy the excellent collection of fire service history.

Tickets are on sale now and are only \$20 for members and \$40 for non-members. Seats are limited so be sure to buy yours early by calling or visiting the credit union.

If you chose to attend, please observe the COVID protocols of the venue. After a year off due to COVID, the **credit union staff and volunteers look forward to seeing you at our biggest member appreciation event of the year!!**

**ANNUAL
MEETING**

TICKETS ON SALE NOW!

**FEB 5
6PM**

**DINNER. DANCING. PRIZES.
DOUBLETREE HILTON HOTEL**

Members \$20.00 | Guests \$40.00
Discount Hotel Rooms Available \$119
Make your reservations with the
DoubleTree at Hilton by calling
509-455-9600.



From your CEO
Gayle Furness – President/CEO

As I look back on 2021, I am amazed at how the well our community is adjusting to living in a COVID world. Many are getting vaccinated, masks continue to be worn, and social distancing is being maintained. Children are back in school, businesses are reopening, events are taking place, travel restrictions are being lifted and living in a COVID world is now a reality.

At the start of the pandemic our focus at SFCU was to keep our employees and members safe. We closed our lobby and sent employees home to work remotely to help prevent the spread of the virus. Our staff quickly adapted to serving you in differently than we have done in the past but remained committed to providing a high level of member service. Our doors are open, and we are here and committed to

building strong relationships with you. Our goal is to be your first choice for all your financial needs. For nearly 88 years, your credit union has worked faithfully to help you, our members, improve your financial wellbeing. From the first member we served in 1934 to each new member we welcome today, your credit union wants you 63400 to feel so confident in us that you will want to refer your family members when they need help with their individual financial situations.

SFCU remains focused on maintaining a strong capital position and we continue to keep our capital ratio well above what the NCUA considers to be well capitalized. This past year we experienced substantial asset growth along with strong ROA and I assure you, your credit union remains financially strong and healthy. This is a result of the trust you place in us with all your financial needs.

As we continue to navigate our way through these unprecedented times you can obtain assistance by giving us a call, sending us a text or email, or visiting us at the credit union. We also have many online and mobile banking capabilities that not only allow you to stay safe but also decrease the opportunity for fraud. And if you are experiencing any financial difficulties, please let us know, we may be able to help.

I want to thank our staff for the remarkable job they do every day to ensure you receive the service you have come to expect, our volunteers for their time and commitment to the management of the credit union and to our membership for allowing us to be a part of your financial success. I look forward to another successful year serving as your CEO.

~Gayle



The Numbers Game...
Win \$50

Be sure to read every article in this
newsletter and look for your account number.
You could be the lucky winner!
Good Luck!

This newsletter contains a member account number chosen at random and in the format of a member number **followed by two zeros**. 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. We will deposit the money directly into your credit union account!

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

VOLUNTEER SPOTLIGHT

BOB GREEN – BOARD OF DIRECTORS



57 years as a member of Spokane Firefighters Credit Union and a proud volunteer for over 25 years

Bob Green was raised in a family of firefighters and one of his first memories of the credit union was from the day his dad, a City of Spokane firefighter also named Bob, brought him down to open his membership when he got a box-boy job at a neighborhood grocery store as a teenager. In those days, the credit union was located in old SFD Station #4 and operated out of a desk at the back of the apparatus floor. Bob Sr. took the time to explain to young Bob all the benefits of being a credit union member and how firefighters help each other out by depositing money that could be loaned to other members when they needed it.

As time went by, Bob was married with two young sons and until then had little occasion to use the credit union as anything other than a piggy bank. After the birth of his youngest son, he tested for the fire department and was hired by the SFD in November of 1973. On probation in the stations, Green began to hear more great things about the credit union, and after becoming disillusioned with the cold and distant treatment by a local bank, he went all in with the credit union. At the time, members may have to wait on a loan list for weeks or more until there was enough deposits on hand for them to pick up their new car, washing machine, or whatever they needed the loan for. This was not a perfect system, but Bob truly feels that his experiences with the credit union brought him deeper into the Fire Department Family.

Around 25 years ago, Bob was approached by credit union leadership to finish out the term of the late, great Jim Rudd, who was taking on a bigger role as a Legislative Liaison for the Washington State Council of Firefighters. He agreed to volunteer and has never looked back, serving the members of the credit union ever since. Green retired as a Battalion Chief in 2014 after 41 years serving the citizens of Spokane and feels blessed to be able to have done some good things for the community at large, as well as his firefighter community through his service to the credit union. He urges any member that cares about their credit union to get involved and volunteer their time and skills to help ensure that the organization continues to help the membership achieve their financial goals for many years to come.

Bob Green understands that the members **ARE** the credit union and exemplifies what it means to serve others. Spokane Firefighters Credit Union thanks Bob and all credit union volunteers for their service that has provided the culture and guidance to the organization since 1934.

1099-INT and 1098 Tax Forms

Your 1099-INT statements will be printed as part of your December credit union paper statement. If you receive e-statements in ItsMe247 online banking, you will find the 1099-INT form included in your December e-statement. There **will not** be a separate mailing for these forms so please check your statements for this important year-end tax info.

During the month of January, members with Spokane Firefighters Credit Union Mortgages will be mailed their 1098 tax forms showing mortgage interest paid for 2021.

2021 Rudy Mead Scholarships Awarded

Each year, Spokane Firefighters Credit Union awards two scholarships to credit union members who are entering into their first year of college. The scholarship is named for and honors Rudy Mead, who served on the credit union Supervisory Committee for nearly 52 years. Rudy's commitment to our organization, his strong work ethic and sense of community embody the spirit of our organization. Rudy's widow, Nellie, presented the scholarships each year until her passing.

After a very competitive application process, the scholarship committee chose two very special young members as recipients of the 2021 Rudy Mead Scholarship. Congratulations to Kyler Castro and Jonathan Morasch, who will each receive \$1000 to go towards their college education.



Jonathan Morasch is attending Whitworth University with plans to develop cloud solutions to assist non-profits.



Kyler Castro is attending Embry Riddle Aeronautical University to eventually research and design more efficient and environmentally friendly cargo aircraft.

STAFF SPOTLIGHT MIMI STROM – LOAN OFFICER



Bringing 35 years of financial services experience and a lifetime in a firefighter family to Spokane Firefighters Credit Union

It wasn't until our second interview with Mimi Strom back in 2015 that we found out that she was raised in a firefighter family. Being the daughter of the legendary and colorful Art Brown has given Mimi a unique perspective of what it's like growing up around the fire service. Art's Station 7 was the official sponsor of Mimi's Girl Scout Troup, teaching the girls fire safety, CPR, and how to fold an American Flag. As we all know, sometimes firefighters work holidays, and as Mimi recalls, "On Christmas Day, if Dad was at the Station, we would be delivered to church by the Fire Truck!" These experiences give Mimi an understanding of what it means to be a firefighter family, allowing

her to provide the personal service our member firefighters and their families have come to expect.

For Mimi, one of the most rewarding parts of serving the credit union is being able to help people that she knew as a child by making grown-up connections with those that were friends of the family. "At SFCU the family ties are a matter of pride and it is not something you see in other financial institutions to the level it is here." She appreciates that the credit union is also a social space for our members, not just a financial place. Getting a chance to share stories with Jim Rudd and his daughters (with whom she played high school softball) or catching up with her dad's old crew-mates are memories she will always cherish. Getting a big hug from Bill Mitchell or chewing the fat with Jim and Gerry Walsh, Sid and Bev Hoots or Mike Lappano are real, personal interactions that probably don't happen too often at Bank of America!

Another aspect of working at the credit union that Mimi loves is being able to help young families with the purchase of a safe and reliable family car or guiding them through the financing of their first home. Being a grandma herself, Mimi finds joy in watching young families grow and seeing kids who are a head taller than the last time she saw them. She has also enjoyed helping members make a "dream come true" with the financing of a once in a lifetime vehicle. Often, the members will bring their new car to the CU with pride to show off all the bells and whistles. Mimi likes taking the time to get to know her members, helping them find solutions in a non-judgmental way.

Mimi believes that, even through constant change, we have had the benefit of a great staff at the credit union and that people can accomplish great things when they work together. Community is important to Mimi and she is proud of staff and members that work hard to serve others through efforts such as Toys for Tots and Children's Miracle Network. She is also proud of the role that she has played in helping to build the mortgage program at the credit union and feels that through home loans we have been able to make a real difference in the lives of our members.

Staff like Mimi Strom are here to provide the personal service that you have come to expect and appreciate every day!

Credit Union Elections



The second cooperative principle of credit unions states that credit unions are democratic organizations owned and controlled by their members, one member one vote, with equal opportunity for participation in setting policies and making decisions. It is once again election time at the credit union.

There are two Board positions and one Supervisory Committee position up for election in 2022. All incumbents (Kenny Miller, Kevin Smith, and Josh Rhoads) wish to continue volunteering to serve the credit union.

Members seeking election are asked to fill out a volunteer application. Applicants must be willing to serve, be able to donate their time, be a member in good standing, and be age 18 or older. 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 amongst the board.

Associate Board member opportunities may be available for credit union members that want to be involved but do not necessarily wish to run for a board position at this time.

Members wishing to run for a Board or Supervisory Committee position or to volunteer as an associate member, please email elections@firecu.net for instructions and more information.

Timeline for 2022 Credit Union Elections

January 10th – 21st	Applications Accepted
January 24th - 28th	Interviews (Virtual or by Phone)
Jan 31st – Feb 4th	Voting Online

MANAGE YOUR CARDS IN THE MOBILE APP

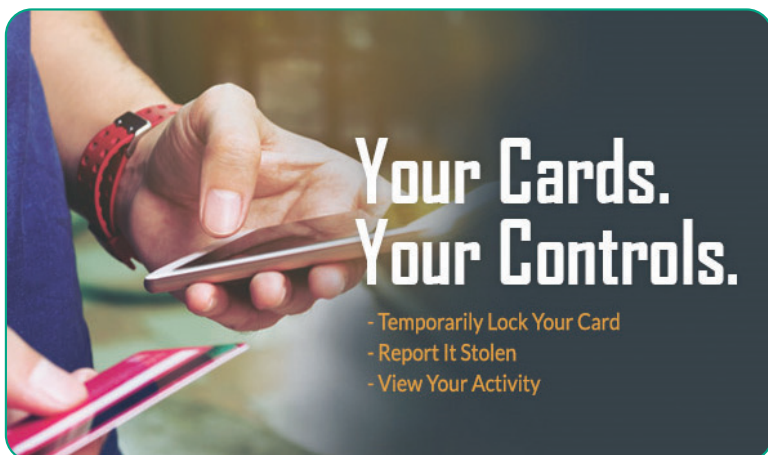
Did you know you can manage your cards from our mobile app!

Select “Manage My Cards” in the “More” menu to see your recent card activity and temporarily lock your cards in an emergency.

Get notified of all the activity on your Cards. Select Manage Cards in the “More” menu to enable and customize your notifications.

Get the Spokane Firefighters Credit Union mobile app in the [Apple - App Store](#) or [Android Apps - Google Play Store](#) to take advantage of this very useful feature.

Your monthly account statement is also available in the mobile app!





SERVING FIREFIGHTERS & THEIR FAMILIES

SINCE 1934

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 OF LENDING
RAYCHEL LARSEN	PROJECT MANAGER
MIMI STROM NMLS# 1034554	LOAN OFFICER/MORTGAGE
CHELSEY BLAIR NMLS# 2222475	LOAN OFFICER
CHRISTINA BACON	MEMBER SERVICE/PLASTICS CARDS
MEGAN LARSON	MEMBER SERVICE
AMANDA UHLENKOTT	HEAD TELLER
ALEXIS FERNANDEZ	ACCOUNTING ASSISTANT

BOARD AND SUPERVISORY COMMITTEE

ERV WILLIAMS	BOARD CHAIRMAN
KENNY MILLER	BOARD VICE CHAIRMAN
BOB GREEN	BOARD MEMBER
ROGER LIBBY	BOARD MEMBER
MIKE THOMPSON	BOARD MEMBER
BILL GONZALEZ	BOARD MEMBER
KEVIN SMITH	BOARD MEMBER
GARRETT CAMAROTA	ASSOCIATE BOARD MEMBER
PAUL GORTLER	SUPERVISORY COMMITTEE CHAIR
CHAD CHILDEARS	SUPERVISORY COMMITTEE
JOSH RHOADS	SUPERVISORY COMMITTEE

2022 Holidays

The Credit Union Will be Closed the Following Days in 2022

December 31st (FRIDAY)	New Year's Day Observed
January 17th (MONDAY)	Martin Luther King, Jr. Day
February 21st (MONDAY)	Presidents' Day
May 30th (MONDAY)	Memorial Day
July 4th (MONDAY)	Independence Day
September 5th (MONDAY)	Labor Day
October 10th (MONDAY)	Columbus Day
November 11th (FRIDAY)	Veterans Day
November 24th & 25th (TH & FRI)	Thanksgiving & Day After
December 26th (MONDAY)	Christmas Day Observed

SHARE & SHARE CERTIFICATE RATES

These rates are effective January 1, 2022

Share Rates

(in percentage points)

Share Drafts \$1,000.00 and Above

100.00	-	4,999.99
5,000.00	-	24,999.00
25,000.00	-	74,999.00
75,000.00	-	Above

IRA- Essential & Silver - 0.25 / 0.25 Gold(3) - 0.40 / 0.40

Dividend / APY (1)

0.10	0.10
0.10	0.10
0.10	0.10
0.15	0.15
0.20	0.20

Platinum(3) - 0.50 / 0.50

Share Certificate Rates

(2) (in percentage points)

\$1,000 minimum opening deposit

Term	<u>Essential & Silver</u> Dividend / APY	<u>Gold</u> (3) Dividend / APY	<u>Platinum</u> (3) Dividend / APY
6mo	0.40 / 0.40	0.55 / 0.55	0.65 / 0.65
12mo	0.40 / 0.40	0.55 / 0.55	0.65 / 0.65
24mo	0.65 / 0.65	0.80 / 0.80	0.90 / 0.91
36mo	0.65 / 0.65	0.80 / 0.80	0.90 / 0.91
48mo	0.90 / 0.91	1.05 / 1.06	1.15 / 1.16

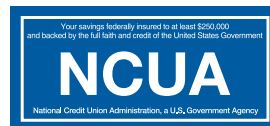
(1) APY = Annual Percentage Yield

(2) Penalties will apply for early withdrawal

(3) 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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