



FIREWIRE

SPOKANE FIREFIGHTERS CREDIT UNION

2023 Credit Union Annual Meeting & Dinner

Join us for our biggest member appreciation event of the year!

DoubleTree by Hilton Hotel Spokane City Center
322 North Spokane Falls Court
February 4th - 6 PM

Spokane Firefighters Credit Union's Annual Meeting and Dinner is scheduled for Saturday, February 4th. 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. If available, 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. You won't be able to have fun like this for twice the price! Seats are limited, so be sure to buy yours early by calling or visiting the credit union.

For every table of eight your fire station fills, you will be entered to win a \$200 gift card for your Fire House! Contact the CU for details.

DISCOUNTED ROOMS AVAILABLE

There are a limited number of discounted rooms available, starting at \$129/night + \$10 discounted event parking. Call the DoubleTree by Hilton at (509)455-9600 or use the link below to reserve your room early, as the discounted block rooms fill up quickly.

www.my-event.hilton.com/sfccannualbusinessmeeting/



TICKETS ON SALE NOW!

SAT, FEB 4 6PM
DOUBLETREE HILTON HOTEL

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



From your CEO
Gayle Furness – President/CEO

2022 was another busy and exciting year here at Spokane Firefighters CU. We completed our online account opening project and you can now set up new memberships and open accounts using our online solution: anytime, anywhere. We streamlined our loan origination process and made it easier to obtain financing: anytime, anywhere. Also, we have officially kicked off several plastic card projects, which will provide solutions that we hope will make you want to use our debit and credit cards first: anytime, anywhere. We welcomed many new members to the credit union and, unfortunately, said goodbye to a few as well. We had employees move on to new phases of their lives and we welcomed new staff members to our team. Through all this, we all worked faithfully to help you, our members, improve your financial wellbeing and achieve your financial dreams.

Over the past year, our nation has faced some economic head winds and the Federal Reserve has raised interest rates at an unprecedented pace to combat high inflation. When the Fed raises interest rates, banks and credit unions must adjust as well. High interest rates and high inflation impact everything 596800 from day-to-day spending, to purchasing a home. While interest rates remain high, savers benefit from boosted earnings on their savings balances, but borrowers pay higher interest rates on mortgages, credit card debt, and personal loans. As a not-for-profit member owned financial co-operative, Spokane Firefighters CU always strives to give you the best pricing possible, and we offer some of the best rates on savings accounts and some of the lowest loan rates available. Our goal is to be your first choice for all your financial needs.

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!

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 three Board positions and one Supervisory Committee position up for election in 2023. Board incumbents Bill Gonzalez and Scott Himelspach wish to continue volunteering to serve the credit union. Board Member Bob Green and Supervisory Committee member Chad Childears are not seeking reelection.

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 2023 Credit Union Elections

January 2nd – 13th

January 16th - 20th

January 23rd – 27th

Applications Accepted

Interviews With Elections Committee

Voting Online and Electronically in Branch (call CU for details)

A member in good standing is 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.

SFCU Thanks Erv Williams for 30+ Years of Service



Board Chairman Erv Williams has stepped down from the Board of Directors and the Board has named former SFCU and Safeway Credit Union board member Scott Himelspace to finish out the rest of William's term. Bill Gonzalez has been named Board Chairman.

Erv has been an engaged and devoted member of the credit union since joining the Spokane Fire Department in 1970. He steadfastly served the credit union, starting on the Supervisory Committee in 1992, then being elected as a board member in 1993. As the Board Chairman since 1995, Williams has helped guide the credit union through several recessions and into the digital age. His wisdom and dedication have been a huge asset to the credit union for over 30 years.

Erv Williams has a life-long record of community service. In addition to serving your credit union, Erv served the City of Spokane over the span of four decades, retiring as the Combined Communications Center Manager. He was instrumental in building and running the Combined Communications Center, and in retirement set up the CARES program, giving the citizens of Spokane a valuable option to seek the assistance of social workers instead of calling 911 for non-emergent living situations. Erv also served on the boards of various organizations, including County 911 and his local water department.

Spokane Firefighters Credit Union is very grateful to Erv for all his years of service, and we urge you to thank him the next time you see him.

SFCU - Supporting What is Important to YOU

The credit union has always supported the causes that are important to our firefighter community. During the past year, donations of time and dollars have been made to the following organizations by your generosity and the time and sweat of CU staff.

Spokane County Firefighters Pipes and Drums
Steven Siller Foundation – Tunnel to Towers
Muscular Dystrophy Association (MDA)
Leukemia Lymphoma Society – Stairclimb Teams
Toys for Tots
Habitat For Humanities
Children's Miracle Network
Operation Warm Coats for Kids
National Fallen Firefighters Foundation
Spokane Fire Department Museum
Special Olympics
2nd Harvest Food Bank
Bloomsday Water Station
Wreaths Across America
And more...

Thank you for your active participation in your credit union that allows the membership and staff to be a part of improving the community!



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 2022.

SFCU Memberships Can Now Be Opened Online!

Share your CU with Family and Co-workers...

Firefighters, do you love your credit union and want to share us with your family and co-workers? Have you ever wished that your family members were eligible to become owners of this cooperative? Well, you are in luck! There is a good chance that your immediate family member is eligible due to your status as a firefighter.

Spokane Firefighters Credit Union membership is open to firefighters, as well as their spouses, parents, children, grandchildren, and siblings. By virtue of their relationship with you, family members qualify for all the same benefits of CU ownership that you do!

So, bring your high schooler down to get set up with that checking account and debit card they will need when they head off to college. Set kids as young as 13 years old up with a debit card and help them manage their account in online/mobile banking. Bring Mom and Dad down when they are shopping for an RV loan to get them the best rates in town. Even if you can't stand your big-mouthed brother sometimes, send him our way to score a sweet rate on a car loan. Nothing says you care for someone more than helping them become a part of something bigger than themselves. That something is a top-notch financial cooperative with their best interest in mind.

Oh, yeah...if you know anyone at the station who has yet to become a part of the credit union, tell them to get off their backsides and join. We would be happy to have them and their families too.

Memberships and accounts can now be opened online! Visit **www.firecu.net** and click on **"JOIN NOW"** on the main menu bar to start the process.



CD Special – 3.00% Dividend / 3.03% APY* for 9 Months

APY = Annual Percentage Yield. Rate shown is available for a limited time only. Early withdrawal penalties apply. Minimum CD deposit of \$1000 required. CD Specials do not qualify for Tiered Services Gold or Platinum Bonus Dividends. No automatic renewal on CD Specials.



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
VISA CREDIT DISPUTES AFTER HOURS	(800) 600-5249
LOST / STOLEN VISA DEBIT CARD	
Day	(509) 484-5650
Nights/Weekends	(800) 754-4128
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
CHELSEY BLAIR NMLS# 2222475	LOAN OFFICER
KATIE GRIMM NMLS# 854911	LOAN OFFICER
ALEXIS FERNANDEZ	ACCOUNTING SPECIALIST
CHRISTINA BACON	MEMBER SERVICE SUPERVISOR
EMILY POLHAMUS	MEMBER SERVICE
AMANDA UHLENKOTT	TELLER
DANIELLE MORALES	TELLER
BAILEY NORWOOD	TELLER

BOARD AND SUPERVISORY COMMITTEE

BILL GONZALEZ	BOARD CHAIRMAN
KENNY MILLER	BOARD VICE CHAIRMAN
BOB GREEN	BOARD MEMBER
ROGER LIBBY	BOARD MEMBER
MIKE THOMPSON	BOARD MEMBER
KEVIN SMITH	BOARD MEMBER
SCOTT HIMELSPACH	BOARD MEMBER
GARRETT CAMAROTA	SUPERVISORY COMMITTEE CHAIR
CHAD CHILDEARS	SUPERVISORY COMMITTEE
JOSH RHOADS	SUPERVISORY COMMITTEE

2023 Holidays

The Credit Union Will be Closed the Following Days in 2023

January 2nd (MONDAY)	New Year's Day Observed
January 16th (MONDAY)	Martin Luther King, Jr. Day
February 20th (MONDAY)	Presidents' Day
May 29th (MONDAY)	Memorial Day
June 19th (MONDAY)	Juneteenth Independence Day
July 4th (TUESDAY)	Independence Day
September 4th (MONDAY)	Labor Day
October 9th (MONDAY)	Columbus Day
November 10th (FRIDAY)	Veterans Day Observed
November 23rd & 24th (TH & FRI)	Thanksgiving & Day After
December 25th (MONDAY)	Christmas Day Observed

SHARE & SHARE CERTIFICATE RATES

These rates are effective January 1, 2023

Share Rates <small>(in percentage points)</small>	Dividend / APY ⁽¹⁾	
Share Drafts \$1,000.00 and Above	0.10	0.10
100.00 - 4,999.99	0.10	0.10
5,000.00 - 24,999.00	0.15	0.15
25,000.00 - 74,999.00	0.20	0.20
75,000.00 - Above	0.25	0.25
IRA- Essential & Silver - 0.25 / 0.25	Gold ⁽³⁾ - 0.40 / 0.40	Platinum ⁽³⁾ - 0.50 / 0.50

Share Certificate Rates ⁽²⁾ (in percentage points)

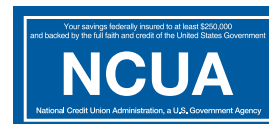
\$1,000 minimum opening deposit

Term	Essential & Silver Dividend / APY	Gold ⁽³⁾ Dividend / APY	Platinum ⁽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	0.90 / 0.90	1.05 / 1.05	1.15 / 1.16
36mo	0.90 / 0.90	1.05 / 1.05	1.15 / 1.16
48mo	1.15 / 1.16	1.30 / 1.31	1.40 / 1.41

⁽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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