

# FIRELINE

December 2021

## Welcome Fall!

Fall is also a good time to do financial housekeeping before the holidays kick in.

- **Boost your retirement savings.** Increasing the amount of automatic savings you have set up can lower your taxable income and help you reach your retirement goals sooner. An advisor at [Firehouse Financial](#), available through CUSO Financial Services, L.P.<sup>1</sup>, can show you how.
- **Get an insurance check-up.** If you have been with the same carriers for several years, let Firefighter Insurance Services<sup>2</sup> help you determine if your policies still provide the coverage you need—and maybe save you some money.



<sup>1</sup>Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through CFS: **are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal** Investment Representatives are registered through CFS. The Credit Union has contracted with CFS to make non-deposit investment products and services available to credit union members.

<sup>2</sup>Firefighter Insurance Services (License #0G87848) is not insured by NCUA.

## Send Money with Zelle<sup>®</sup>

Sending money to people you know is now fast, safe and easy. We partnered with Zelle<sup>®</sup> so you can easily send money to friends, family and others you trust.<sup>3</sup> It's a new way to send and receive money, split the cost of a bill or pay back your friend for the cash you borrowed.

**FAST**



Send and receive money typically in minutes<sup>3</sup>

**SAFE**



Send money using only an email address or U.S. mobile phone number

**EASY**



Just log in to your online or mobile bank account

[Click here](#) for Zelle<sup>®</sup> Terms of Service.

Terms and conditions apply. Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

<sup>3</sup>U.S. checking or savings account required to use Zelle. Transactions between enrolled users typically occur in minutes.

## Cashback for All

All Firefighters First Visa® credit cards earn unlimited cashback rewards for every dollar you spend.<sup>4</sup> No points or complicated reward tiers, just straightforward cashback credited monthly and redeemable anytime. It's that simple; whether you buy gas, or groceries or airline tickets, you earn cashback at the same rate.

Watch the Video



<sup>4</sup>Certain restrictions, limitations, and exclusions apply. Refer to full program Terms and Conditions to confirm specific coverage levels.

## Muertos Coffee with a Cause

A team of California firefighters with a passion for supporting the community found a way to give back—and make a cup of coffee “strong enough to wake the dead.” Muertos Coffee is proud to donate a portion of all proceeds to Fire Family Foundation<sup>5</sup> when you select them as your non-profit of choice. Their flagship “48 Hours” blend deserves a place in every fire station.

It's easy to support the Foundation and enjoy a great cup of joe:

- Visit the [Muertos Coffee](#) website
- Choose from whole bean, ground coffee or K-Cup blends
- Make a one-time purchase or start a subscription
- View your cart and select Fire Family Foundation from the dropdown as the Non-Profit of Your Choice. You will find Fire Family Foundation listed under National Organizations



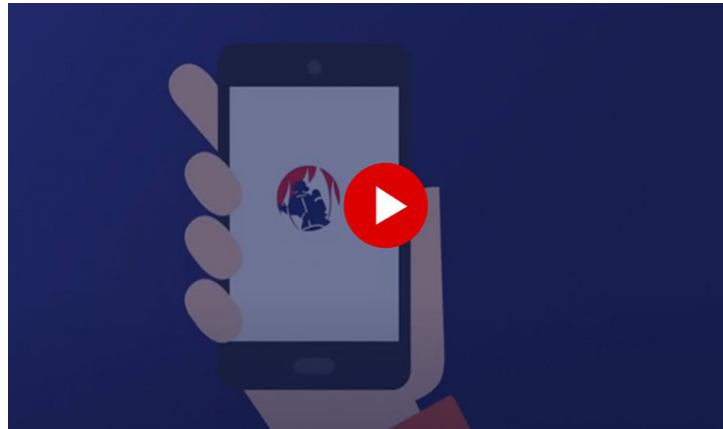
Subscriptions offer easy delivery and free shipping to serve fire stations, or anyone that wants the simplicity of calendared shipments at home—enjoy!

<sup>5</sup>Fire Family Foundation is a nonprofit 501(c)(3) organization Tax ID #36-4613248, and is the charitable hand of Firefighters First Credit Union.

## Stay Well Connected

Be informed about important credit union news that's local to you—right from your phone. When you enable Push Notifications in the FireFirstCU app, you'll receive urgent, time-sensitive messages—such as system updates or special hours at your local branch. It's easy to set up... you'll be glad that you did!

Watch the Video



## Common Financial Sense for Uncommon Times

Check out [Financial Literacy](#) on our website. We are proud to host a series of articles from Jean Chatzky, developed exclusively for our members. She is a personal finance columnist, financial editor of NBC's TODAY show and AARP's personal finance ambassador.

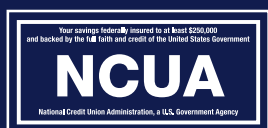
## Help When You Need It Most

This swiftness of a major blaze, destruction from a hurricane or other natural disaster are situations firefighters know too well. It's heartbreaking when a devastating outcome involves one of our own. If you, or another member of the Fire Family you know, were impacted by any of the natural disasters this year—such as the Dixie, River or Caldor fires, Hurricane Ida or Nicholas—we can help you on your road to recovery.

- Relief. Fire Family Foundation stands ready with the Emergency Relief Kits, including gift cards for immediate expenses.
- Recover. Apply for a 0% APR<sup>6</sup> for up to a 6-month term Emergency Relief Assistance if your home is uninhabitable within a declared Federal Disaster Area
- Rebuild. We can also help to rebuild your home with a Construction Loan<sup>7</sup>
- Restore. The aftermath of a disaster can disrupt normal finances. We provide access to BALANCE to receive confidential, no-cost financial counseling. 888-262-4327

<sup>6</sup>APR=Annual Percentage Rate. This program provides assistance with low loan rates to our members affected by natural disasters resulting in their principal residence being uninhabitable. Terms range from six (6) to sixty (60) months maximum. Minimum loan amount = \$1,500. Maximum loan amount = \$25,000. Representative example: A \$25,000 loan financed at 0.00% APR for six (6) months would result in six (6) payments of \$4,166.67. Rates effective August 1, 2021 and are subject to change.

<sup>7</sup>Construction loans are for primary/owner occupied residence only.



**FirefightersFirst**  
CREDIT UNION

*It's yours.*

800-231-1626 | [FirefightersFirstCU.org](https://FirefightersFirstCU.org)

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