

## Go Outdoors with Family and Friends

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

What are your plans? Are you ready to find vacation freedom with an RV? Maybe level up your fun with a boat, jet ski or ATV? Do you need more muscle to tow your toys?

We will help you get there, wherever "there" might be. We have great auto, boat and RV loan rates to kickoff summer. Plus, we've launched our new Visa Signature® credit card with unlimited [2% Cashback Rewards](#). So, take your Signature card to the ballpark, National Park or theme park and earn more with every dollar you spend.



## Qualify for More with Experian Boost™

Is your FICO® credit score on the edge of a better rating? Boost it!

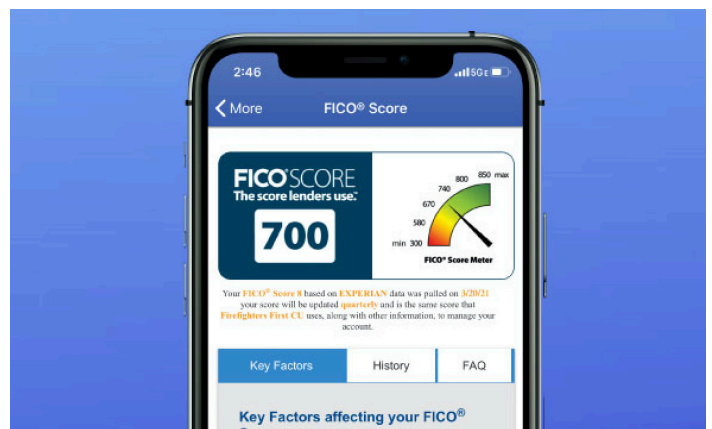
If you are looking to qualify for a vehicle or mortgage loan, we offer better rates to borrowers with scores above 720, and our best rates to those with scores of 800 and above.

Generally, it takes months to improve your credit score or build one if you don't have enough credit history. Experian Boost could help you raise your FICO Score instantly. The program gives you credit for making on-time payments for your phone and utility bills. Sign-up in minutes, and see your FICO score re-calculated and displayed in real-time.

While the average "boost" is 5 points, some people do see increases of 10 points or more. Good news, if your FICO score is sitting just below the next

level. For example, if your score is 710, boosting it to 720 could have a positive impact on your next loan rate.

Experian Boost is offered exclusively through the credit reporting company, Experian. Visit Experian's [website](#) to find out more about Experian Boost.



## Get Rewarded When You Buy or Sell a Home

Firefighters First's Home Rewards offers exclusive benefits to members who are buying and or selling a home.

- Sell your home for a flat 1.5% listing fee<sup>1</sup>
- Buy a home and earn a 20% commission rebate<sup>2</sup>
- Receive outstanding service from a trusted, local real estate agent



### SELLING

1.5% Listing Fee on \$500,000 Home Sale  
Traditional Agent 3% Listing Fee  
= \$15,000

Home Rewards Agent 1.5% Listing Fee = \$7,500

**You Save: \$7,500**

### BUYING

20% Rebate on \$500,000 Home Purchase  
Agent's 3% Commission (paid by Seller)  
= \$15,000

Home Rewards 20% Commission  
Rebate = \$3,000

**You Receive: \$3,000**

Enroll today with no obligation by visiting [FirefightersFirstHomeRewards.com](https://FirefightersFirstHomeRewards.com) or contact a [Real Estate Loan Consultant](#).

NMLS# 649058

<sup>1</sup>Excludes commission owed to buyer's agent.

<sup>2</sup>Rebate is awarded by HomeSmart Evergreen Realty to buyers and sellers who select and use a real estate agent in the Home Rewards network. Rebate is 20% for residential property purchases only. Payment is credited to your benefit at the close of transaction. Using Firefighters First for a mortgage loan is not a requirement to earn the rebate. All rebates are subject to limitations, lender guidelines, state laws and other requirements. Certain properties may not be eligible for rebates. Please consult a qualified tax professional for advice on tax implications from receiving a rebate. Home Rewards Group, Inc is not affiliated with Firefighters First.

## Earn Unlimited Rewards. Enjoy Incredible Benefits.

Visa Signature® joins our lineup of credit cards with premier benefits that allow you to get more out of every experience:

- Earn unlimited 2% Cashback Rewards for every \$1 you spend<sup>3</sup>
- Get reimbursed for stolen or damaged cell phones up to \$200<sup>4</sup>
- Get covered for the unexpected when traveling in Ride Share vehicles



- Safeguard new items against theft or damage, and extend qualifying warranties
- Receive special offers and discounts on travel, dining and retail experiences
- Enjoy extensive air and road travel coverage with 24/7 claims

As with all Firefighters First Visa® cards, you enjoy fewer fees and contactless chip technology for easy, fast and secure checkout:

- No balance transfer fees
- No cash advance fees
- No foreign transaction fees

See if Visa Signature is the right card for you and [apply today.](#)

Visa Signature® (variable rate) 10.99% - 17.99% APR (Annual Percentage Rate), when you open your account based on credit worthiness.

<sup>3</sup>Certain restrictions, limitations, and exclusions apply. Refer to full program terms and conditions to confirm specific coverage levels.

<sup>4</sup>Your cell phone is protected for the next calendar month when you pay your monthly wireless bill with your card. Certain terms, conditions and exclusions apply.

## Join Our Strike Team

On May 13, Fire Family Foundation celebrated 13 years of bringing financial relief and comfort to firefighters and their families. The Foundation has changed the lives of countless Fire Families through emergency aid in the wake of natural disasters, assistance with household expenses or medical bills in times of hardship, and scholarships to college-bound children of firefighters.

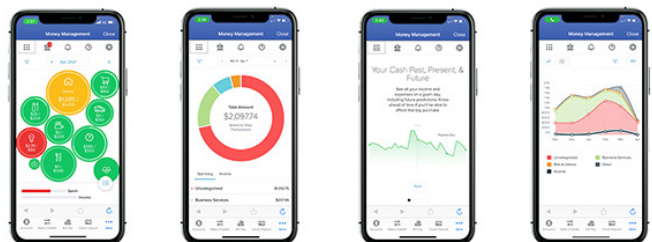
The Foundation depends on year-round giving from committed supporters—like you. Please consider joining our monthly giving Strike Team and become a part of something bigger. 100% of your donation goes directly to programs supporting Fire Families in need. Donate today.



Fire Family Foundation is a nonprofit 501(c)(3) organization, Tax ID #36-4613248, and is the charitable hand of Firefighters First Credit Union. All donations to the Foundation are tax deductible to the full extent of the law. Affiliate of Firefighters First Credit Union.

## Get Financially Fit

If you've put off setting up a budget because you think it will take too much time or make you feel guilty if you splurge, think again. Having a budget makes you confident. You'll know exactly where your money goes every month and can then make further spending decisions.



Firefighters First **FREE Money Management** online software makes quick work of the budgeting process. It links accounts that are spread across financial institutions to one place, including all your banking, loan, credit cards and anything else.

- **Auto-generate a budget** based on past spending
- **Visualize your progress** through easy-to-understand charts and graphs, not spreadsheets
- **Need to manage debt?** Create a plan to get it down to size

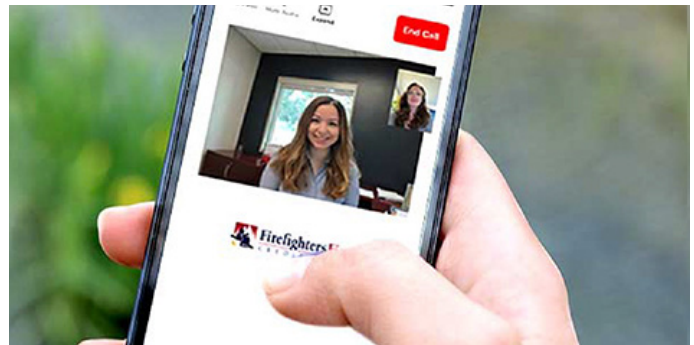
So, what's the bottom line? Money Management has a graph for that too. Access Money Management from any device, even the FireFirstCU mobile app. Start today!

## Give Video Call a Try

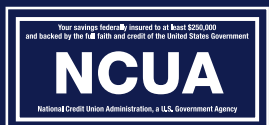
What's the best way to answer a question or resolve a banking issue? A conversation, of course. What's the best way to have a conversation? Video Call. Video Call offers a more personal experience than a phone call. Reach one of our Member Advisors or connect with individual team members in Business Services, Firefighter Insurance Services<sup>5</sup>, Firehouse Financial (available through CFS<sup>6</sup>), Real Estate and Trust Services<sup>7</sup>.

- See and share
- Handle most transactions
- Resolve issues that need discussion

Members who use Video Call tell us how much the experience exceeded their expectations. It's easy to connect from your computer at FirefightersFirstCU.org, or use the FireFirstCU app on your mobile device. Watch the video for a two-minute tutorial.



<sup>5</sup>Firefighter Insurance Services (License #0G87848) is not insured by NCUA.  
<sup>6</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>7</sup>Trust services are provided by Members Trust Company, a federal thrift regulated by the Office of the Comptroller of the Currency, Trust and investment products are not deposits of or guaranteed by the trust company, a credit union or credit union affiliate, are not insured or guaranteed by the NCUA, FDIC, or any other governmental agency, and are subject to investment risks, including possible loss of the principal amount invested.



Insured by NCUA

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

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**FirefightersFirst**  
CREDIT UNION

*It's yours.*

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