

FIRELINE

March 2021

Tap. Pay. Go.

Request your contactless credit or debit card today for fast, easy and secure checkout at stores.

- **Tap to pay.** No need to slot, swipe or sign when paying at a contactless terminal
- **Stay safe and secure.** Contactless and chip technology share the same safeguards against fraud

You have many options to get in touch with us and get your new card on its way.

- Send us a secure email in online banking, 24/7.
- Set up a Video Call from your desktop or mobile device. Monday - Friday 7:00 AM to 4:30 PM PT
- Call the Virtual Branch at 800-231-1626. Monday - Friday 7:00 AM to 4:30 PM PT
- Visit a Branch. Monday - Friday 7:00 AM to 4:00 PM PT

If you choose to keep your current card, great. When your card reaches its expiration date, you'll receive a contactless card automatically. You will also receive a contactless card if you require a replacement due to loss, damage or fraud.



Put Your Savings to Work

Many of our members built up their savings last year. Savings put away for an emergency fund or another financial goal is a good thing. However, with the lower deposit rates for traditional savings, it might be time to consider accounts with higher earning potential.

Our investment team at Firehouse Financial can help you make the most of your cash assets. If you want to start, or expand, an investment portfolio, or build a retirement account—we will always put your financial goals first.

Firehouse
FINANCIAL

Available through CFS*

- Build an investment portfolio (stocks, bonds, mutual funds, etc.)
- Plan for retirement with MoneyGuidePro^{®1}
- Set up deferred compensation
- Manage DROP programs (depending on state)
- Rollover 401(k), 403(b) and 457(b)
- Save for college

Schedule your no-cost, no obligation appointment with one of our professional licensed financial advisors at Firehouse Financial:

Pedro Cisneros at PCisneros@FireFirstCU.org, or call him at 800-231-1626 ext. 4926

Tim Camas at TCamas@FireFirstCU.org, or call him at 800-231-1626 ext. 2218

*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.

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Thinking About a New Car or Truck?

It's simple. Now is the time to get the new ride you want. We have two great ways to help you get your new set of wheels.

- Choose any car or truck—new or used—and apply for an Auto Loan with rates as low as 1.99% APR* for up to 36 months
- Check out Costco-sized savings available through our partner [Costco Auto](#)

The first step in making any auto purchase is knowing how much car you can afford. We can help. Call us today at 800-231-1626, [apply online](#), or [stop by your nearest branch to apply](#).



*APR=Annual Percentage Rate. Rates include direct deposit discount and requires full direct deposit. To qualify for the (0.50%) direct deposit discount, a minimum of \$1,000 per month in direct deposits for two (2) consecutive months into your Firefighters First checking account is required. Can be combined with other discounts. Representative Example: A \$25,000 auto loan financed at 1.99% APR for up to 36 months would result in 36 payments of \$716.47. Additional terms available. If direct deposit is canceled, the promotional rate discount will be removed. Some restrictions apply. Offer valid to qualifying members only. Loan rates are based on term and applicant credit history. Excludes business auto loans. Loans currently financed with Firefighters First Credit Union are not eligible for this offer. All loans are subject to credit approval and are subject to the Credit Union policies and procedures. Rates are subject to change without prior notice. The Credit Union does not lend in a Non Tiling State on collateral loans in which a state does not issue or guarantee a title. Please contact a Loan Officer for purchases out of state.

Information You Can Act On

Have you added **Push Notifications** within the FireFirstCU app? When you enable Push Notifications with **Interact Messages** and **Location**, you'll stay informed about changes to your account in real time. Low balance? You can transfer money between accounts right from the app.

You select the accounts you want tracked, and what changes you want to be notified about when they occur:

- Low balance
- High balance
- Balance update
- Large withdrawal
- Large deposit

Push Notifications can also alert you to fraud. If you receive a notification about a large withdrawal that's not yours, you can take action right away. Don't forget to enable **Location**. It will alert you to news about a nearby branch, such as Holiday Hours.

We've got step-by-step instructions to get you up and running, [here](#).



Fire Family Foundation

Fire Family Foundation helps firefighters and their families in times of need. Last year proved to be a year of great need in many firefighting communities. In 2020, the Foundation provided over \$100,000 in disaster relief, hardship grants, scholarships and direct aid in partnership with other fire charities. Some of those funds went to individual firefighters and families, and some provided assistance across communities.



2020 Grant Recipient: Alan

The grant helped firefighter Alan pay for portions of his son's cancer treatment not covered by insurance.



2020 Scholarship Recipient: Jacob

The scholarship helped Jacob, a current firefighter, continue his studies in music and fire science.



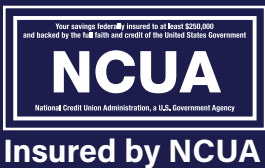
2020 Donation Recipient: New Mexico Fire Protection Grant Council

The Foundation donated 500 Infrared thermometers to fire stations throughout New Mexico to lower COVID risk for responders during emergencies.

As the Foundation's 13th anniversary approaches this May 13th, we look to our Fire Family for continued support. Natural disasters and hardship don't follow a calendar. Help the Foundation stay prepared year-round to answer the call. Please consider becoming a monthly donor.

Visit [FireFamilyFoundation.org](https://www.FireFamilyFoundation.org).

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.



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

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