



SF Fire Credit Union

THE SEPTEMBER 2008 EDITION

Siren News

WWW.SFFIRECU.ORG

New and Improved Website

SF Fire Credit Union is pleased to unveil our new website. The most popular elements from our previous website have made the transition to the new one—such as **Firefighters Corner** and **Ask Diana**. Our objectives for the new website were to create enhanced and relevant information in an easy-to-navigate and user-friendly format.

New website features:

- » ATM/Branch/Service Center Locator Map
- » Wide Variety of Financial Calculators
- » Useful Forms
- » Financial Product Reviews
- » More Powerful Search Tools

New Online Banking features:

- » Visual Integration with our New Website
- » Ability to Nickname Accounts
- » New Navigation – Tools Easier to Find

Coming Fall 2008:

- » Report Lost or Stolen Cards (Visa® or debit) – September
- » Certificate Maintenance Options – September
- » New Online Bill Pay – October
- » Personal Finance Management Tools – October

**Buying A Home?
Refinancing?
Have Questions?**

SF FIRE CREDIT UNION IS YOUR

Mortgage Resource Center

ONE FLAT FEE

\$575

FEE INCLUDES

- » Appraisal
- » Credit Report
- » Underwriting
- » Document Preparation
- » Appraisal** Review
- » Processing
- » Tax Service
- » Wire Transfer
- » Flood Zone Certification
- » Courier / Fed Ex

3/1 ADJUSTABLE CONFORMING ZERO POINTS

5.125%¹

(5.337% ANNUAL PERCENTAGE RATE)

5/1 ADJUSTABLE CONFORMING ZERO POINTS

5.625%¹

(5.720% ANNUAL PERCENTAGE RATE)

Get Answers to All Your Mortgage Questions by calling (888) 499-FIRE (3473) or visit us online at www.sffirecu.org



¹ Rates are effective as of 08/13/2008 and are based on credit worthiness. Conforming loan limits are determined by property location and subject to a maximum 80% loan-to-value ratio. All rates, terms and conditions subject to change without notice. Contact the Real Estate Department for more details. ** California Properties. Single family dwelling.

MAKE THE VEHICLE OF YOUR DREAMS A REALITY

New and Used Auto Loans

- » Same Rate for New or Used
- » Dealership or Private Party Sales
- » Flexible Terms
- » No Prepayment Penalties
- » Up to 120% Financing (including tax, license and warranty)

USE OUR ONLINE BUYING TOOLS TO LOCATE AND PURCHASE YOUR NEXT VEHICLE. VISIT THE AUTO BUYING CENTER AT WWW.SFFIRECU.ORG TO:

- » Negotiate the best price
- » Locate dealers committed to providing you excellent service
- » Check the value of your trade-in
- » Compare different makes and models head-to-head

FOR MORE INFORMATION OR TO APPLY CONTACT US AT (888) 499-FIRE (3473), COME SEE US AT ONE OF OUR BRANCHES OR VISIT US ONLINE AT WWW.SFFIRECU.ORG.

LOAN RATES AS LOW AS

4.99%^{*}

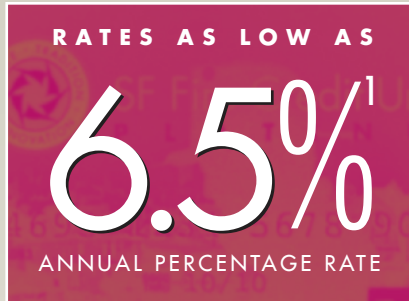
ANNUAL PERCENTAGE RATE



* Based on credit worthiness. Rate reflects a 0.25% discount on loans that have authorized an automated electronic payment method. Rate based on 72-month term.

PUT YOUR CREDIT
CARD TO WORK

The SF Fire Credit Union Platinum VISA



Say NO to Fees...

- » No Annual Fee
- » No Cash Advance Fees
- » No Balance Transfer Fee
- » No Foreign Currency Exchange Fees

and YES to Rewards²

- » Unrestricted Travel
- » Cash Back
- » Gift Cards for Popular Retailers

PLUS...

Link your Visa® card to your SF Fire Credit Union checking account as a FREE source of Overdraft Protection.³



For more information or to apply, contact us at (888) 499-FIRE (3473), see us at one of our branches or visit us online at www.sffirecu.org today!

1. Annual Percentage Rate based on credit worthiness. All variable rates, terms and conditions subject to change without notice.
2. Not all SF Fire Credit Union Visa Cards are enrolled in a rewards program.
3. To add your Visa as an Overdraft Protection source, call (888) 499-FIRE (3473).

NOTICE TO MEMBERS

Firefighters Corner

2nd Annual "Johnny V"
CHILI COOKOFF

Celebrity Judges & Raffle Prizes!

Ukelele Group
Spankhouse Shakedown
and
Deep Six

... to benefit San Francisco Firefighters Local 798 Toy Program ...

WHEN: SATURDAY, SEPTEMBER 13TH, 2008
WHERE: CLEMENTINA AT THIRD, BETWEEN HOWARD AND FOLSOM
HOW MUCH: \$10 PER PERSON AT THE DOOR
WHAT TIME: 11AM TO 5PM

National Anthem at AT&T Park on September 10th

Thank you to the members who dropped in at our California Street branch on August 26th and auditioned to sing the National Anthem at AT&T Park on September 10th.

Be sure to tune in the KNBR 680AM to hear the winning entrant's performance on September 10th at 12:45PM!



IMPORTANT INFORMATION

Main Office
3201 California Street
San Francisco, CA 94118 -1903

Stonestown Branch
565 Buckingham Way
San Francisco, CA 94132-1904

Branch Hours
Monday - Friday 8:30 a.m. - 5:00 p.m.
Saturday 8:30 a.m. - 3:00 p.m.

Call Center and Live Help Hours
Monday - Friday 7:30 a.m. - 6:00 p.m.
Saturday 8:30 a.m. - 3:00 p.m.

Apply for a Loan 24/7
By Phone: (888) 499-FIRE (3473)
Online: www.sffirecu.org

Telephone
(415) 674-4800 (888) 499-FIRE (3473)

Online Services at www.sffirecu.org

- Online Banking including free Bill Payer, free check deposits and free Account-to-Account transfers
- Current Rates
- ATM Locator
- Shared Branch Locator

Credit Union Holidays
We will be closed on:
Labor Day, Monday, September 1, 2008.

During Holidays, you can always access your accounts with your ATM/Debit Card, online at www.sffirecu.org or by calling Tellerline at: (415) 674-4800 or (888) 499-FIRE.

SF Fire Credit Union's Service Guarantee
SF Fire Credit Union upholds a tradition of excellence and strives to provide exceptional service. We guarantee courtesy, accuracy and promptness at all times. If we do not meet these standards in any way, let us know. We will apologize, correct the issue and credit your account \$10, no questions asked.



Deposits in SF Fire Credit Union are insured by American Share Insurance, the largest provider of private share insurance. Each SF Fire Credit Union deposit and certificate account is insured up to \$500,000. This institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money. Accounts with this institution are not insured by any state government.

