



SF Fire Credit Union

JUNE 2009

Siren News

THE CREDIT UNION MOVEMENT

Credit Unions Turn 100

More than 100 years ago, in a response to avoid being charged excessive costs on loans from lenders, the first laws were passed in Massachusetts recognizing the creation of member-owned credit unions. The idea caught on and served as a model for other states to pass similar laws, which helped grow the credit union movement across the country.

Owned by Members, Not Shareholders

Today, while banks receive the attention of the press, credit unions stand out as a bright spot amid the housing and credit crisis. As was the case back in 1909, credit unions have one major advantage over banks: they are owned by, and serve, their members. They are considered "not-for-profit" because they operate to serve the membership rather than to maximize profits.

How Credit Unions Work

The mission of credit unions is to return as much value to members as possible by generating a small profit (i.e. "surplus"). These earnings are returned to members in

the form of more affordable loans, a higher return on savings, lower fees, or new products and services. This has been the outlook of credit unions for close to a century.

Credit Unions Across the Country

Today, nearly 8,300 credit unions collectively serve more than 90 million members in the United States. Credit unions continue to thrive because they are built on a history of people helping people and providing financial services to the communities they serve. It is these strengths — an engaged membership and strong ties to community — that will keep credit unions prosperous and vital for another 100 years.

ATM ANYWHERE CHECKING ACCOUNT



Stop Paying Unnecessary Fees

	Monthly Fee	ATM Surcharge Rebates?	Foreign ATM Fees	Direct Deposit Requirement?	Minimum Required to Open Account
SF Fire ATM Anywhere Checking	\$0	YES Unlimited, world-wide rebates	\$0	NO	\$0
Bank of America MyAccess® Checking	\$8.95 \$0 with Direct Deposit*	No	\$5.00 outside U.S. \$2.00 within U.S.	Yes — or Monthly Fee of \$8.95 applies	\$25

YOUR CHECKING ACCOUNT INCLUDES THESE GREAT FEATURES:

- FREE Bill Pay through Online Banking – no monthly fees or charges
- Online check deposits – indicate the amount and then send us your deposit by mail

* Fee of \$8.95 effective June 5, 2009. Monthly fee is avoided if either one direct deposit per month is made or minimum balance of \$1,500 is maintained.

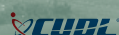
GREAT TIME TO BUY!

Used or New – Same Low Rates

- › Dealership or Private Party Sales
- › Up to 120% Financing (including tax, license and warranty)
- › No Prepayment Penalties
- › Online Buying and Research Tools with AutoSmart®

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.

* 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 60-month term.



LOAN RATES AS LOW AS

4.99%*



A CREDIT CARD THAT
WORKS FOR YOU

The SF Fire Credit Union Platinum VISA

RATES AS LOW AS

5.75%¹

ANNUAL PERCENTAGE RATE

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. Add your Visa as a source of Overdraft Protection through Online Banking under the Special Services section or call (888) 499-FIRE (3473).

NOTICE TO MEMBERS

Firefighters Corner

STAY UP-TO-DATE ON RETIREMENT AND INVESTMENT ISSUES

As a professional experienced in firefighters' and their family's financial plans, Nick Moore, financial advisor at SF Fire Credit Union, can keep you up-to-date on issues affecting your financial and retirement future. Contact him for these or any other financial issues you face.

Nicholas C. Moore

Phone: 415-674-4846

Email: nicholas.moore@cunamutual.com

Address: 3201 California Street, San Francisco, CA 94118

MEMBERS Financial Services™ Representatives are registered, securities are sold, and investment advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, 2000 Heritage Way, Waverly, Iowa 50677, toll-free (866) 512-6109. Nondeposit investment and insurance products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the financial institution. CBSI is under contract with the financial institution, through the financial services program, make securities available to members. CUNA Brokerage Services, Inc. is a registered broker/dealer in all fifty states of the United States of America. FR080808-6963

MEMBER SERVICES ANNOUNCEMENT

Enhancements to Bill Pay

Effective May 27th, 2009, you will have noticed enhancements to our online Bill Pay. The changes involve providing users with additional or easier to access information regarding:

- Interactive account balances*
- Payment delivery date notification
- Warning messages to help prevent unwanted user error and/or fees

* Applies only to Bill Pay users who have a single checking account.

Please join **Credit Unions for Kids** in support of Children's Hospital & Research Center Oakland – Cancer Research, as we support the **2nd Annual "A Walk in The Park"** at Six Flags Discovery Kingdom on **Saturday, June 27, 2009**. More information is available online at www.sffirecu.org



Saturday, July 4th

CALL CENTER & WEB CHAT Will be Open 6:00AM to 10:00PM

(888) 499-FIRE(3473)/(415) 674-4800 or online at WWW.SFFIRECU.ORG

IMPORTANT INFORMATION

Main Office

3201 California Street, San Francisco, CA 94118

Stonestown Branch

565 Buckingham Way, San Francisco, CA 94132

Branch Hours

Monday - Friday 8:30am - 5:00pm
Saturday 8:30am - 3:00pm

Call Center and Web Chat Hours

7 Days a Week 6:00am - 10:00pm

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

There are no effective holidays for the month of June.

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.

