



SF Fire Credit Union

**CSFA Valor Awards**

SF Fire Credit Union is a proud sponsor of the 2010 California State Firefighters' Association Valor Awards.

**October 15th at 6:30pm  
Capitol Plaza Inn, Sacramento**

The CSFA Valor Award recognizes those persons throughout California who, during the annual period of eligibility, distinguish themselves by performing singular acts of heroism.

## Hook & Ladder Masquerade Ball Benefit

Saturday, October 16th, 7:15pm

Benefit to raise funds for burn survivors including those from the San Bruno explosion, fire safety education and to send burn injured kids to burn prevention "Champ Camp."

For more info: (415) 495-7223

## Annual SFFD Toy Program Charity Golf Tournament

Tuesday, November 2nd  
Presidio Golf Course

300 Finley Road San Francisco, CA 94129

Registration fee of \$175  
Lunch and Dinner provided, and an additional round of golf. Awards Cocktail Reception.

For more info, contact Sally at (415) 777-0440

The Phoenix Society of  
San Francisco

## 19th Annual Old Timers' Dinner

Thursday, November 18th  
honoring retired SFFD Veterans

To make reservations, call Phil Reid at:  
(415) 285-7392

**California Branch**

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 & Web Chat Hours**

7 Days a Week 6:00 a.m. - 10:00 p.m.

**Telephone**

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

**Apply for a Loan 24/7**

By Phone: (888) 499-FIRE (3473)  
Online: www.sffirecu.org

**Online Services at www.sffirecu.org**

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

**Credit Union Holidays**

Monday, October 11<sup>th</sup> - Columbus Day  
Thursday, November 11<sup>th</sup> - Veterans Day  
Thursday, November 25<sup>th</sup> - Thanksgiving Day  
Saturday, December 25<sup>th</sup> - Christmas Day

The Branches will be closed, however the Call Center / Web Chat will be open during its regular hours, from 6:00am to 10:00pm.

**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 this 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.

## CEO Diana Dykstra Departing Taking Helm of California & Nevada Credit Union League

It is with a sense of appreciation and respect that SF Fire Credit Union announces the upcoming departure of Diana Dykstra, who becomes the President and CEO of the California & Nevada Credit Union League on October 18th.

**WORKING ON BEHALF OF ALL CALIFORNIA & NEVADA CREDIT UNIONS**

In her new position, Diana will be the leader and advocate for over 400 Credit Unions operating in today's challenging economic and legislative environment. The work done by the California & Nevada Credit Union Leagues is vital to the future of the Credit Union movement – including the ability of SF Fire Credit Union to continue offering the products, services, and pricing that our members expect from us.

**LEGACY OF CHANGE**

Six years under Diana's leadership brought positive change to SF Fire Credit Union. A commitment to our values of Service, Tradition and Innovation resulted in new services such as ATM surcharge rebates, free credit grades, enhanced online services, expanded call center hours to seven days a week, and accessibility via "Ask Diana" on our website.

**SF FIRE CREDIT UNION TO REMAIN TRUE-TO-SELF**

Our volunteer Board of Directors remains committed to carrying on with our tradition of providing exceptional service, innovative products, convenient delivery channels and value to our members. To ensure this, they have appointed Darren Herrmann as interim CEO while the Credit Union carries out the selection process. Darren has worked for SF Fire Credit Union since 2002, and holds the position of Executive Vice President/Chief Operating Officer.

## BRANCHES CLOSED COLUMBUS DAY, OCT 11TH

**CALL CENTER & WEB CHAT HOURS**  
**6:00AM to 10:00PM – 7 days a week**

**IMPORTANT ELECTION NOTICE**

The Annual Meeting of the Members and elections of the Board of Directors and Supervisory Committee will be held on Presidents' Day, Monday, February 21st, 2011 at the Spanish Cultural Center located at 2850 Alemany Blvd in San Francisco.

There are two positions on the Board of Directors and three positions on the Supervisory Committee which are up for election. The nominating committee will nominate Directors and Supervisory Committee members by October 21st, 2010. Nomination petitions must be received at the Main Branch of SF Fire Credit Union by that date. You can obtain additional information regarding election procedures by writing to SF Fire Credit Union, ATTN: Chloe Mitchell, 3201 California Street, San Francisco, CA 94118.

**PERSONALIZE YOUR PLASTIC**

## Custom Debit and Credit Cards

Using your debit and credit cards is not always business, it's personal. Pick a favorite image from your computer – whether it's your family, your pet or a memorable vacation – for free\*.

**Customize your card in 5 simple steps:**

1. Select your image. It must be a JPEG (.jpg or .jpeg) and between 100KB – 3MB in size
2. The image must be saved to the computer you are using
3. Login to Online Banking
4. Click on "Manage Debit & Credit Cards" under the Special Services tab
5. Click "Order Custom Image" and upload your photo!



\*One free image per card per expiration period. Any additional custom image requests prior to the expiration period will result in a \$5 fee. Replacement custom cards will not be charged the \$5 fee as long as the original custom image is used. Images are reviewed for suitability and copyright.

# New Features in Online Banking

It's important to keep track of your finances, especially in today's economy. We're always trying to make life easier and are adding some features to Online Banking to do just that:

## ABILITY TO VIEW PENDING DEBIT & CREDIT CARD TRANSACTIONS

Ever wonder why your BALANCE and AVAILABLE balance don't always 'match'? Many times that's due to pending debit and/or credit card transactions which haven't posted to your account yet. Online Banking will alert you when these pending transactions exist and allow you to view the details.

Transaction History | JOINT CHECKING & DEBIT | Download File | Balance: \$558.51 | Available: \$508.51

Date	Description / Notes	Category	Amount	Balance
[+] You have pending transactions - Click to view details.				
September 2010				
9/20/2010	BPay/Comcast Online Banking	Utilities	-\$41.49	\$558.51

## ABILITY TO TRACK YOUR SPENDING

Ever wonder how much money you spend on coffee, groceries, or dining out? The Track Spending tool helps you get a better understanding of your finances by allowing you to:

- See how you're spending money in different categories such as 'Entertainment', 'Groceries', 'Restaurants', and others which you can create yourself
- Create budgets for each category and track how well you are sticking to them

Manage Budgets & Categories | Report By: Year | Quarter | Month | Week | current

Category	Actions	Transactions	Sep 2010	Budget	Difference
Expense Categories   View Chart					
Groceries	View Chart   View Transactions	0	\$0.00	-\$156.00	\$156.00
Utilities	View Chart   View Transactions	1	-\$41.49	-\$41.00	-\$0.49
Miscellaneous	View Chart   View Transactions	0	\$0.00	\$0.00	\$0.00

## ADVANCED SEARCH TOOL

Looking for things just got a lot easier. The Search tool allows you to search for transactions in a variety of ways, including:

- **Date:** "This Week", "Last Week", "July"
- **Amount:** "Over 100", "Near 200", "Over 500 Under 1000"
- **Key Word:** "Starbucks", "Costco", "Safeway"
- **Combinations:** "Starbucks Over 10", "Costco Last Week", "Safeway Near 100"

Comcast | Search | Clear | Recent searches

1 Transaction matches this search

Date	Description / Notes	Category	Amount	Balance
September 2010				
9/20/2010	BPay/Comcast Online Banking	Utilities	-\$41.49	\$558.51

# Surviving Uncertainty: Reviewing the Basics

Markets will always go up and down, and that is a fact of life that cannot be controlled. With the volatility experienced in today's market, it comes as no surprise that many people are left in an emotional whirlwind, feeling a bit uneasy, and perhaps even hesitant to reenter the markets. However, as a means of survival, it is imperative to leave those emotions aside and reacquaint yourself with some of the basic rules of investing.

## INVESTING 101

In times of volatile market fluctuations, it might be a good idea to review the basic concepts of investing. Diversification and asset allocation may prove to be useful investment strategies to exercise during times of market instability.

Diversification can help an investor manage risk, and reduce the volatility of an asset's price movements. It is the process of dividing a portfolio among major asset categories such as bonds, stocks or cash. Another good rule of thumb is to avoid investing 100% of your retirement plan in your company stock. Remember though, no matter how diversified your portfolio is, risk can never be eliminated completely.

## ASSET ALLOCATION

We have all heard the term but what exactly is it? It is systematic allocation of the client's investments across asset classes, with the objective of maximizing returns for the amount of risk taken.\* Asset allocation helps to reduce the risk of market fluctuations, because as some assets' value may go down, others may go up and offset losses.

Asset allocation may seem a bit confusing at first, but it really isn't. No one mix of assets is right for everyone all the time. Be sure to work with a financial professional to choose the appropriate mix of investments for your goals and investment needs.

## TIPS FOR SURVIVING UNCERTAINTY

Surviving a down market can be very difficult and discouraging, but there are different strategies to implement that may help to reduce the impact. Some of those strategies may include:

- Formulate a well-defined investment plan and stay on course
- Think of a down market as a buying opportunity
- When making investment decisions, think long-term, as opposed to short-term
- Consider working with a financial advisor

## ASSISTANCE AWAITS YOU

Stephen Seewer is the CFS\*\* Financial Advisor at SF Fire Credit Union and available for no-cost, no-obligation consultations. Contact him today at (415) 674-4846 or sseewer@sffirecu.org

\* For specific tax advice, please consult a qualified tax professional. \*\*Investment products and advisory services offered through CUSO Financial Services, L.P. (CFS), an independent broker/dealer and SEC Registered Investment Advisor, are not NCUA/NCUSIF or ASI insured, not Credit Union guaranteed and may lose value. Representatives are employed by San Francisco Fire Credit Union and registered through CFS. (Member FINRA/SIPC)

## SENSIBLE CAR-BUYING

# BENEFITS OF BUYING USED

- LOWER PRICES AND LOWER PAYMENTS
- CERTIFIED PRE-OWNED VEHICLES OFFER EXTENDED WARRANTIES
- AVOID IMMEDIATE DEPRECIATION ASSOCIATED WITH NEW CARS

RATES AS LOW AS  
**3.49%**<sup>\*</sup>  
UP TO 60 MONTHS

\* Annual Percentage Rate. Based on credit worthiness. Rate as of 9/24/10 reflects a 0.25% discount on loans that have authorized an automated electronic payment method. Rate based on 60-month term. Rate applicable to purchases and refinancing of non-SF Fire Credit Union auto loans only.

## TRANSFER YOUR BALANCE AND SAVE

# SF Fire Credit Union Platinum Visa®

BALANCE TRANSFER	INSTITUTION/RATE	FINANCE CHARGE FOR 1 YEAR	SAVINGS
\$5,000.00	SF Fire Credit Union - 7.25% <sup>1</sup>	\$362.50	\$387.50
\$5,000.00	Other Financial Institution - 15.00%	\$750.00	\$0.00

RATES AS LOW AS  
**7.25%**<sup>1</sup>  
APR

1. Annual Percentage Rate as of 9/24/10 based on credit worthiness. Variable rates adjust quarterly and range from 7.25% - 18.00%. All variable rates, terms and conditions subject to change without notice.