

Fresno Fire Department
Credit Union
5300 North Fresno Street
Fresno, CA 93710

Office Information (559) 228-1997
Fax (559) 228-0350
www.ffdcu.org

Office Hours:
Mon, Tues, Thurs, & Fri
8:00 am to 5:00 pm
Wednesday 9:00 am to 5:00 pm

Holiday Closures:

New Year's Day
Monday, January 2nd

Martin Luther King Birthday
Monday, January 16th

President's Day
Monday, February 20th

Board of Directors

Rhonda Myers, Chairperson
Gerald Smith, Vice-Chairperson
Dennis Rohde, Secretary
Al Rush, Treasurer
Chuck Goosic, Director

Credit Committee

Steve Ciccarelli, Chairperson
Ray Westrup
Jim Nicolaisen

Supervisory Committee

R. Scott Griffith, Chairperson
Greg Sheela
Don Ockey

Staff

Ed Morera, CEO
Meredith Ritter, Operations Manager
Shannon Raley, Loan Officer
Megan Madrigal, Accountant
Anna Stanhill, Accounting Asst.
Samantha Hawkyard, Accounting Asst.



FFDCU

FRESNO FIRE DEPARTMENT CREDIT UNION

Smoke Signals Newsletter

Winter 2017

We Offer Unsecured Loans And Lines Of Credit



We offer unsecured loans up to \$15,000* that can be used for almost any purpose; including a vacation, pay your taxes, consolidate loans, etc. Our line of credit loan allows you to only borrow what you need and have immediate access to available funds without reapplying for a new loan each and every time.



We get your wheels turning...

The gears in your brain are probably clicking, wondering if now is the time to get that car you want, or wait. Considering that our rates are at historic lows, the best answer is what are you waiting for?

**Get the vehicle you want (with the savings and ease you deserve).
APPLY ONLINE for your AUTO LOAN right here and now!
It's easy to do and only takes a couple of minutes.**

Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency



* All rates are current as of publication and are subject to change without or notice. All loans are subject to credit approval. Rates, terms, and conditionals may vary depending on credit.



A Note From Our CEO

We probably all know someone who has been a victim of identity theft. Here at your Fresno Fire Department Credit Union, we are doing our best to prevent you from being one of them. That's why we recently upgraded both our credit card and debit cards with the chip, or EMV, technology.

The chips protect your personal data by generating a unique, one-time code for each transaction, so they're virtually impossible to counterfeit. Of course, not all identity thieves use high tech; some just rummage through your trash. So please get rid of your documents securely! Think it's impossible to keep up with all the internet, phone and email scams? I suggest signing up for scam alerts from the Federal Trade Commission at consumer.ftc.gov/scam-alerts.

And here at your FFDCU, we verify your information on each phone call, even if we see you every day or recognize your voice. Vetting your identity is one more way for us to protect your accounts.

The battle against identity theft is tough and ongoing, and we're working with you to protect your vital financial information.

Best,
Ed Morera
CEO

Chip-Enabled Cards Protect Your Information Like Never Before

Every time you use your Chip-Enabled Card at EMV chip-enabled terminals, the embedded EMV chip will generate a unique transaction code*****This



Insert your card, chip side up, into the front of the terminal.



Follow the prompts on the screen.



Sign the screen when asked.



Remove your card. That's it!

offers an unprecedented level of security that prevents stolen data from being fraudulently used. Accepted Worldwide. Your card will always work, just like before, at millions of trusted Visa merchants worldwide. Works Even on Non-Chip Card Terminals. Even if the merchant is not yet using a chip-enabled terminal, your card will still work just like before. So you can complete a transaction knowing that you will always have *Visa's Zero Liability™ Policy* alongside you protecting you from unwanted charges. NO ADDITIONAL FEES! ***Best of all, you pay nothing more for this added level of ultra-sophisticated security. *****It's like getting FREE Peace-of-Mind*****

FRESNO FIRE DEPARTMENT CREDIT UNION CELEBRATES OUR 82nd ANNUAL MEETING ON 2-10-2017

On February 10, 2017, we will be celebrating a monumental occasion - our 82nd year as a credit union serving you, our firefighters. We will be holding our Annual Meeting of members at our credit union office located at 5300 North Fresno Street at 2:00p.m. Elections of officers and committee members will be conducted at the meeting. If any member is interested in serving as a volunteer officer or committee member, please contact the credit union for further information.

13TH ANNUAL STATION CHALLENGE WINNER IS STATION (8)

Wow! Station 8 won hands-down!...They finished so far ahead of all the other stations!...That it became a one station contest...Congratulations FFD Station 8 who has officially won the \$1000.00 prize. It was great fun for all and....Congrats once again to Station 8 and thanks to all that participated!.

And Remember...next year the prize could be yours!!!!

Kids-A-Riffic Corner

Breakfast with Santa was a joy to watch, as the children looked at Santa with wonder in their eyes. Old St. Nick listened carefully to each child's request, adding their wishes to his list. Kids-A-Riffic members were sent invitations to attend the event at Station 17 on December 6th. Thanks to all our Kids-A-Riffic kids and their families who made the morning so much fun, to the staff, and Santa's helpers of the credit union for all their hard work, and a special thanks to Santa for taking the time out of his busy schedule to pay us a visit. Photos of the event have been posted on our Facebook Page and have been emailed out to our Kids -A-Riffic members. We have several contests and events throughout the year for Kids-A-Riffic members. If you have a family member age 0 to 18, please sign them up for a Kids-A-Riffic account, so that they can join in the fun!