

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:
Monday through Friday
8:30 am to 5:00 pm

Holiday Closures
New Years Day
Monday, January 1st
Martin Luther King Jr Day
Monday, January 15th
Presidents' Day
Monday, February 19th

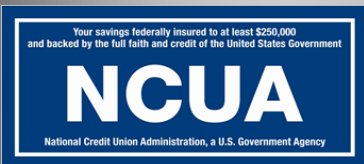
Board of Directors
Dennis Rohde, Chairman
Jim Nicholiasen, Vice-Chairman
Chuck Goosic, Secretary
Rhonda Myers, Treasurer
Tony Escobedo, Director

Credit Committee
Chuck Tobias
Steve Ciccarelli
Richard Wukits

Supervisory Committee
R. Scott Griffith
Greg Sheela
Don Ockey

Staff

Emily Morton, CEO
Natalie Hartwig, Operations Mgr
Anna Stanhill, Loan Officer
Katherine Garcia, Accountant
Cyrstal Lara, Accounting Asst
Kristin Pilcher, Teller



* 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.



Smoke Signals Newsletter

Winter 2018

You're invited to the 83rd Annual Meeting of the Membership

FFDCU will be hosting the 83rd Annual Meeting of the Membership in February 2018. We will be reviewing the previous year and looking for new ways to serve our members in the new year. All members are welcome! Snacks will be served.

Date: February 16th, 2018
Time: 2:00 PM
Location: FFDCU office at 5300 N. Fresno St, Fresno, CA 93710

[Volunteer to be a member of FFDCU's Board of Directors or Supervisory Committee](#)
We depend on member volunteers to help continue our success as a local not-for-profit Credit Union. Members of the Board of Directors are responsible for directing and controlling the affairs of the Credit Union and works closely with management to develop sound policies. The Supervisory Committee is responsible for ensuring compliance with rules and regulations. These volunteer positions require a three year commitment. If you are interested in running for a position, please submit a written notice of intent to: Emily@ffdcu.org by 1/31/2018.

A fresh start for household budgeting and planning in 2018

Start the New Year off by reviewing or improving your household budgeting. A variety of studies confirm that finances, especially now, are a leading cause of stress for many people. Here are a few tips to keep your stress in check and improve your financial health:

- Invest time in starting, or improving how you plan and track your weekly/monthly expenses.
- Know yourself. There are four types of planners: Basic, Comprehensive, Limited, and Non-Planners. Which are you and is there room for improvement?
- Explore free and paid options for budgeting software such as SimplePlanning.net, Mint.com, and Kiplinger which have personal finance basics with budgeting options. You can also do your own spreadsheet or use a pencil and paper. Just have a clear system that is easy to review, track, and adjust.

Office hours are changing 1/1/2018

Our office hours are changing in 2018! Our new hours will be:

Monday through Friday
8:30am -5:00pm



Did you know that we offered
Home Equity Lines of Credit?

Borrow up to \$250,000
With rates as low as 4.75%

The great thing about a Home Equity Line of Credit is that you can use it whenever the need presents itself. Use the equity in your home to pay for all the things you need – and want! Remodel your home, buy a car, pay off bills, take a vacation – the choice is yours.

A HELOC is a form of revolving credit where the funds are available to you to draw as you need, and you only pay interest on the amount you use. This can be beneficial for larger projects, like remodeling your home where you're paying a contractor in installments over a period of time. Plus, with a 10-year draw period you can use the funds over and over again as you continue to make monthly payments.



As an FFDCU member, you are eligible to save on phones, plans, and fees with Sprint.

For more information, click the Sprint logo on our webpage at www.ffdcu.org

CUNA Mutual Notice to Credit Life and Disability Policy Holders

This insurance may not cover an advance or charge under your credit line if your disability or death results from a condition for which you have seen a doctor or chiropractor in the six months before the advance or charge.

Fresno Fire Department Credit Union's privacy disclosure has not changed. If you would like an electronic copy, it is available on our website. If you would prefer a paper copy, please contact the credit union.

Kids-A-Riffic Corner



**Thank you for
Attending
Cookies with
Santa at Station
17! Hope to see
you next year!**

Review your Beneficiary Designations

Have you updated or reviewed your beneficiary information with FFDCU? Members commonly designate a beneficiary when they open their account, then forget to revisit their designation when major life events happen (i.e. marriage, divorce, births, etc.). If something were to happen to you, you ultimately want your hard-earned money to go to the people you care about the most. If you're not sure who your beneficiaries are, just give us a call or visit the office.