

Stay Cyber Safe

'Tis the season... for fraud and scams. How much holiday shopping will you do online? A lot? Consumers spent an average of \$229 on Cyber Monday last year. These days, it's not enough to pass up bargains that seem too good to be true. To stay safe, you also need to watch where you find deals and how you pay for them.



Stick to the brand and authorized seller sites.

Beware. Counterfeit merchandise can find its way to sites like Amazon® and Walmart® through their third-party vendors. The government agency that polices counterfeits recently tested a range of brand-name products purchased through these marketplace vendors. They found 3 out of 4 items to be fakes.



Use a credit or debit card.

Sounds simple, but scammers often convince buyers to use wire transfers or gift cards as payment, sometimes demanding card numbers and PINs in advance. This gives the fraudster untraceable cash and leaves you no recourse to recover your losses when the merchandise never arrives.



Skip direct links.

Jumping to deals from social media advertising or an email link may lead you to a fake or lookalike website. Always type the legitimate website address into your browser. Fraudsters not only use this scam for merchandise, they also take advantage of your generosity by fronting fake charities.



Avoid public Wi-Fi shopping.

It's tempting when you have a few minutes to jump online. Free Wi-Fi with your latte may not really be free if someone hacks your information using eavesdropping software. Rogue Wi-Fi networks often disguise themselves as legit, so skip any network not affiliated with the business location.

GivingTuesday

Do good. Simple, right? GivingTuesday gives you the opportunity to do just that. On Tuesday, December 3, 2019, give your time, a donation, or the power of your voice in your local community. Visit [GivingTuesday.org](https://givingtuesday.org) to find a directory of organizations and events in your area.



#GIVINGTUESDAY

Give Back to the Fire Family

Fire Family Foundation^ began in the wake of 9/11, when Firefighters First Credit Union collected donations for the 340 New York City firefighters lost in the World Trade Center attacks. Today, 100% of your donations support members of the fire family in need nationwide.



This holiday season, we make it easy to support Fire Family Foundation. Just enroll in AmazonSmile® and select Fire Family Foundation. They will donate 0.5% of the price of your eligible AmazonSmile® purchases to Fire Family Foundation emergency assistance and scholarship programs. Same products, same prices, same service, same Amazon®.

Sign up at <https://smile.amazon.com>

Or, set up a monthly donation directly from your Firefighters First Credit Union account. See details at: [FireFamilyFoundation.org](https://firefamilyfoundation.org)

We never leave a firefighter without the backup they deserve!

Firefighters First Credit Union is not affiliated with Amazon®, AmazonSmile®, or Walmart®.

^Fire Family Foundation is a nonprofit 501(c)(3) organization, Tax ID #36-4613248, and is the charitable hand of Firefighters First Credit Union. All donations to the Foundation are tax deductible to the full extent of the law. Affiliate of Firefighters First Credit Union.

Disaster Relief Assistance*

Who protects you in the wake of a natural disaster? We do.

Firefighters First offers low rate loans to our members undergoing hardship, when your home is destroyed or uninhabitable as a result of natural disasters, such as fires, floods, hurricanes, and earthquakes.

EMERGENCY RELIEF LOANS

- **0% APR** for up to a 6-month term**
- **Other rates and terms up to 60 months are available. Call (800) 231-1636.**

In addition to loans, we offer the help you need, when you need it most.

Counseling. Feeling overwhelmed? Get access to confidential, no-cost financial counseling through our trusted partner BALANCE. Call (888) 262-4327.

Assistance. Fire Family Foundation provides direct assistance for emergency expenses through the Firefighter Relief Fund. Call (888) 533-3448.

*Firefighters First Credit Union membership is required.

**APR=Annual Percentage Rate. This program provides assistance with low loan rates to our members affected by natural disasters resulting in their principal residence being destroyed or uninhabitable. Terms range from 6 to 60 months max. Minimum loan amount=\$1,500 / max=\$25,000. Representative example: A \$25,000 loan financed at 0.00% APR for 6 months would result in 6 payments of \$4,166. Rates effective November 1, 2019 and are subject to change.

Mortgage Wire Fraud

Don't let hackers pull your new welcome mat from under your feet! Every year, thousands of homebuyers fall victim to a wire fraud scam that requests last minute changes to funding instructions via email. The request looks legitimate and includes detailed information about the sale; however, it diverts your money to criminal accounts. How can you prevent this from happening to you?

▶ Watch the Ninjio*** Video:



<https://www.youtube.com/watch?v=ToUEr4X1WgU>

***Courtesy of NINJIO, LLC as a public service.

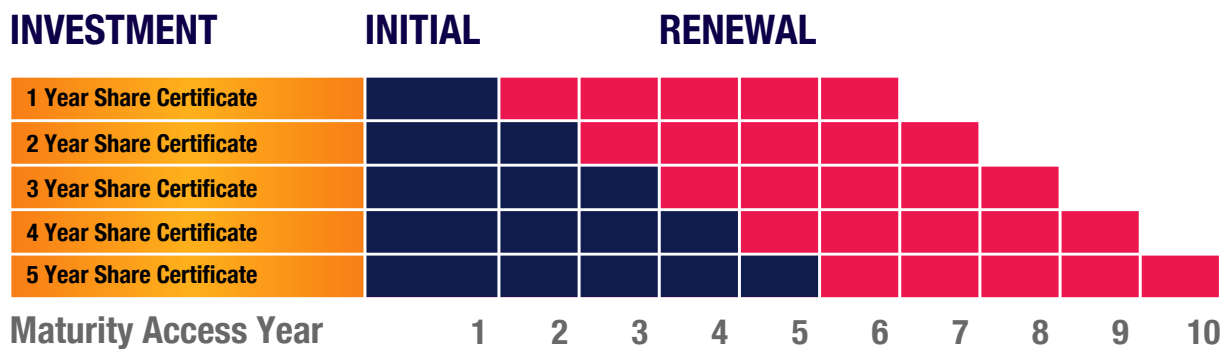
Laddering Share Certificates

Do you have a rainy day fund? Experts recommend saving the equivalent of at least 3 month's expenses for unexpected emergencies. Consider share certificates. Share certificates protect your original investment—risk free—with predictable, steady growth at dividend rates above standard savings accounts. The longer your term, the more you earn. Great so far, but what is laddering?

Laddering works by using your initial investment to open multiple certificates with staggered maturity dates. This process creates a yearly window to withdraw funds as the certificate matures. The chart below shows a 10-year example, including recommended renewal terms.



Share Certificate Laddering, 10-Year Example



Benefits of laddering:

- ▶ **Get a higher dividend rate when you renew for a longer term.** You'll get the highest share certificate dividend rate when you renew for the maximum 5-year term.
- ▶ **Worry less.** A mix of short- and long-term maturities help hedge against rate fluctuation.

While laddering share certificates may not increase earnings dramatically, it preserves your initial investment and provides a steady source of income.

Mobilize Yourself

Download the [FireFirstCU Mobile App](#) from the Apple App Store® or Google Play™. If you have a minute, you can make a transaction. Deposit a check, track account balances, and even transfer money between accounts or people. Still not sure? Check out our reviews. We help you take care of finances by taking care of you.



Meet Your Advocate

Do you want to talk to a local firefighter about credit union membership? Our Advocates support Firefighters First in many of the areas where our members serve. Meet this month's spotlighted Advocate, Thomas DeBellis.



Thomas DeBellis

Captain, City of Colton Fire Department
TDeBellis@FireFirstCU.org

Now a Captain with the City of Colton Fire Department, Thomas DeBellis, grew up in San Bernardino where he participated in the youth Fire Explorer program with the San Bernardino City Fire Department. He began working as an EMT and later became a paramedic. In 1989, he entered the Crest Forest Fire Department as a Paid Call Firefighter (PCF). Crest Forest sponsored him through the 15th High Desert Fire Academy in Victorville. He became a Firefighter Paramedic with the Colton Fire Department, where he also held the role Public Information Officer (PIO). In 2013, he was elected as president of the Colton Firefighters, an affiliate of San Bernardino County Firefighters, Local 935.



(800) 231-1626 | FirefightersFirstCU.org

© Copyright 2019 Firefighters First Credit Union. All Rights Reserved.

NMLS ID# 649058
Routing Number: 322078341