

FIRELINE

May 2020

Thank you for being a valued member of our Fire Family...

In these extraordinary times, we appreciate your membership and are grateful that you trust us with your financial well-being. Firefighters First remains safe and sound and fully operational.

Our New Normal

While we set the ground rules for what relaxing stay-at-home will mean, let's continue to do the right thing now:

- ◆ **Wear a face covering in public.** Keep your nose and mouth covered.
- ◆ **Keep your distance.** Stay at least six feet apart at all times.
- ◆ **Wash up when you can.** Use hand sanitizer or wear gloves when you can't.
- ◆ **Stay home.** Don't go out if you have, or recently had, COVID-19 symptoms, such as: fever, chills, dry cough, chest tightness or trouble breathing.
- ◆ **Isolate** if you've been around someone who tested positive, or if you think you may have been exposed.

Let's Put the Frontline, First in Line

Help Fire Family Foundation make a difference on #GivingTuesday. Tuesday, May 5, 2020 marks a special day to come together as a global community to show support for the frontline workers who have stayed strong during the COVID-19 crisis. Now more than ever, we are called upon to make a difference.

#GIVING
TUESDAY™

How We Help our Fire Family

We salute everyone who stayed at work for us, so we could stay home for them. If you, or a firefighter family you know, needs help, Fire Family Foundation provides emergency relief aid.

Firefighter Relief Fund

If your family has been directly impacted by the COVID-19 crisis, Fire Family Foundation encourages you to apply for a Firefighter Relief Fund grant to help cover necessary expenses that you cannot otherwise afford. [Apply now](#). Fire Family Foundation also provides scholarships to the next generation of firefighter families and we help other fire charities. See how you can [give now](#).

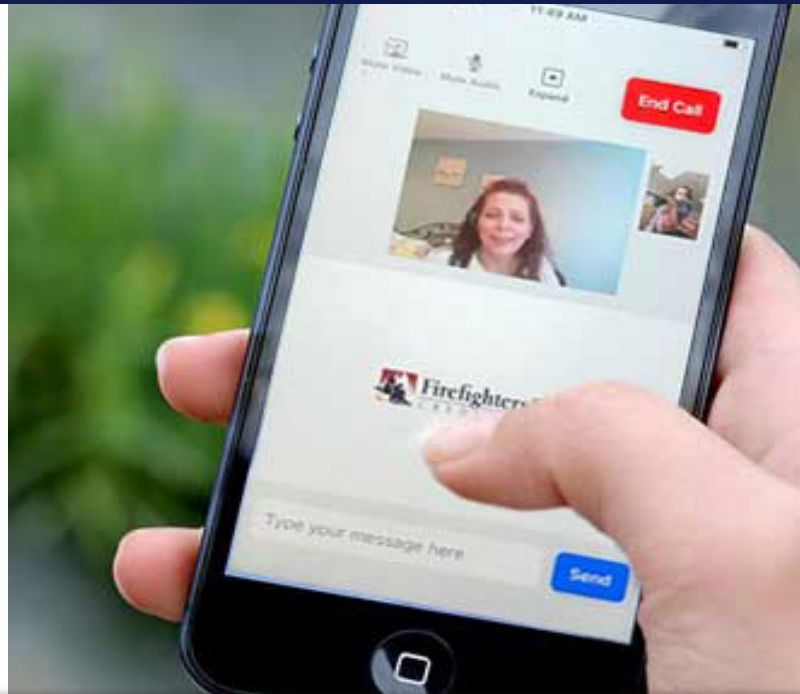
Ways to Give Back to Those That Give So Much

Give to those who have given so much to others. Make a one time or a recurring donation. [Donate now](#).

Donate a vehicle, shop Amazon smile or order a timely a "Thank You, Frontline Worker" yard sign or a "Thank You Firefighter" face shield. Find more [details here](#).

Video Chat

You FaceTime and Zoom with family and friends to stay in touch...why not Video Chat with us? Video Chat brings the in-branch person-to-person banking to your mobile phone, laptop or desktop computer with a connected camera and microphone. It's easy to set up a video chat with a Member Advisor to answer a question, complete a transaction or resolve an account issue. Use the [FireFirstCU mobile banking app](#) or go to [FirefightersFirstCU.org](#), click Connect and select Video Chat from the menu.



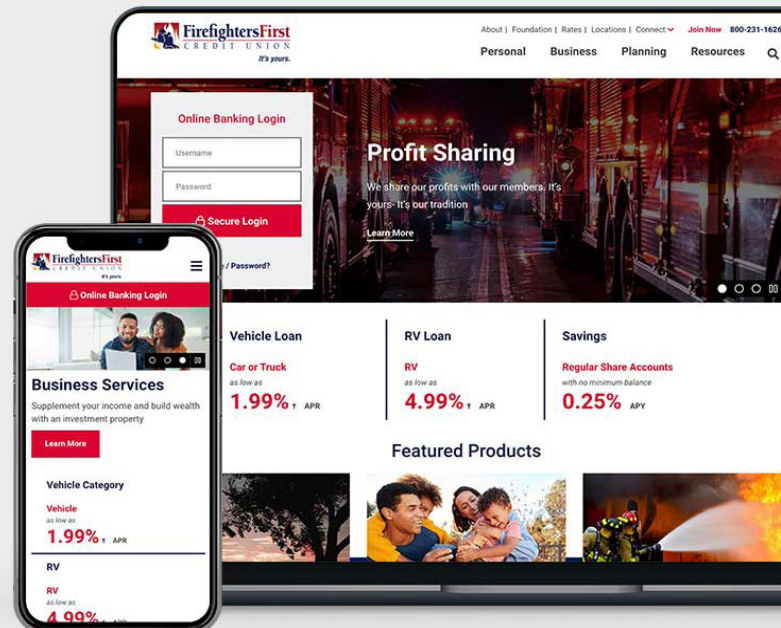
Home Loans Coast-to-Coast

We now provide home loans in all 50 states! So, wherever you work, vacation or plan to retire, we can assist you with great rates and terms on your mortgage. No one knows the Fire Family like us. Find out more about your [home loan](#) options.



Check Out Our New Look

If you visit our website, [FirefightersFirstCU.org](#), you'll find the same great resources with a new look. Try out our easy access navigation—get where you want to go and find what you need, even faster.



Economic Impact Payments (EIP) Scams and Fraud

The IRS began processing stimulus payments on April 13, 2020. It's no surprise that these payments provide criminals with the perfect opportunity to trick people into providing personal financial information so that they can commit fraud or steal your identity. Be on the lookout for a surge of "spoofing" phone calls and "phishing" emails surrounding these payments.

Fake IRS Emails, Text Messages and Phone Calls

The IRS will not ask you to verify your tax filing information, or provide personal financial data—account numbers, PIN numbers, etc.—so that you can get your EIP faster. There is no legitimate way to speed up your payment.

- ◆ **Never** verify or provide personal financial information on a phone call that you receive from the IRS. End the call. The IRS will not request personal financial information from you by phone.
- ◆ **Never** return a phone number linked in a text message or left on voicemail.
- ◆ **Never** use redial to call the "IRS," even if it appears in Caller ID.
- ◆ **Never** reply to an email from the IRS or follow a link found in a message. Delete the email. The IRS will not ask you to verify or provide personal information via email.
- ◆ **Never** follow a social media link from an ad offering "expedited" payment.

Fraud Targeting Retirees

No one from the IRS will contact you if you receive Social Security retirement, disability (SSDI) or survivor benefits. You will automatically receive your payment. Do not respond to any requests by phone, email, mail or in person from anyone asking for any kind of information to complete your Economic Impact Payment.

Fake Checks

If you are receiving your EIP check by mail, beware of fraud. Scammers will be sending fraudulent checks. It will take the Department of Treasury many weeks to mail all of the legitimate checks to taxpayers. Watch out for a check scam that asks you to verify personal information online in order to cash the check. Don't do it. The IRS has set up a verification service to ensure the check you receive is legitimate: [Treasury Check Information System](#).



Keeping Things in BALANCE



Little Things

Stay connected virtually with family and friends during social distancing. Group FaceTime, Google™ Duo and Skype aren't just for checking in with grandma and grandpa anymore. Even workplace meeting software, like Google™ Hangouts, can do double duty at home. Get creative, we need one another.

Workouts

Is your favorite trail run off limits? Local workout spots may offer virtual classes or one-on-one training. Or, get your own virtual group together.

Game Night

Dust off board games for extended family game night. Some games need only one owner to work virtually. You can also go with a game everyone owns, like Monopoly, and make all the moves together.

Viewing Parties

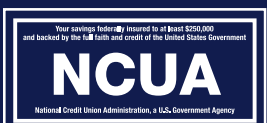
Reconnect with friends. Maybe a Tiger King viewing party isn't in your future, but what about a virtual Happy Hour?

Bigger Things

Did keeping things in balance get more complicated financially? Maybe your household has one less paycheck or less revenue is coming in from a side business. As a member, you have access to free financial counseling and other resources through our partner BALANCE. BALANCE can help you reprioritize and build a budget to fit your new normal. We can help! Visit [BALANCE](#) to explore your resources, or call 888-456-2227.

New Address, Same Legendary Service

Our Los Angeles branch moved to a new location across the street from our headquarters building. We are open for essential transactions that can't be handled remotely. We can't wait to take you on a full tour, but please enjoy a [virtual one](#) for now.



Insured by NCUA

(800) 231-1626 | [FirefightersFirstCU.org](#)

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FirefightersFirst
CREDIT UNION

It's yours.

Routing Number: 322078341

NMLS ID #649058