

What Are Your 2022 Financial Resolutions?

We have a checklist to get you started:

- ✓ **Review your insurance policies.** Firefighter Insurance Services* can help. We will ensure your coverage meets your current needs and see if we can save you money.
- ✓ **Start or update your long-term financial plan.** Your financial picture changes with life events and other big decisions. Get a no-cost review of your current plan from the advisors at Firehouse Financial.**
- ✓ **Simplify your finances.** Choose a place to start and keep at it. Consolidate your credit cards. Automate monthly payments. Move your savings to accounts with higher earning potential.
- ✓ **Start or revise your estate plan.** If the unexpected happens, will your family be financially secure? Start your estate plan with Firefighters First Trust Services.†

*License #0G87848. Firefighter Insurance Services is not insured by NCUA.

Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through CFS: **are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal. Investment Representatives are registered through CFS. The Credit Union has contracted with CFS to make non-deposit investment products and services available to credit union members. CFS does not provide tax or legal guidance. For such guidance please consult with a qualified professional.

†Trust services are provided by Members Trust Company, a federal thrift regulated by the Office of the Comptroller of the Currency, Trust and investment products are not deposits of or guaranteed by the trust company, a credit union or credit union affiliate, are not insured or guaranteed by the NCUA, FDIC, or any other governmental agency, and are subject to investment risks, including possible loss of the principal amount invested.

Expand Your Portfolio with Rental Properties

Is 2022 the year you become an entrepreneur? Expand your portfolio with investment real estate. We offer Commercial Loans for investment properties in all 50 states and can help almost every type of investor.

Investment Properties

- 1-4 units residential housing
- Apartment complexes
- Commercial properties

Types of Investors

- Individuals
- Trusts
- LLCs
- Partnerships
- Corporations

Whether you are new to real estate investing or have years of experience, no one understands the Fire Family and values your success more than our Business Services team.

[Learn More](#) or [Schedule a Meeting Today](#)



Don't leave your real estate investment to chance. Firefighter Insurance Services* can protect your single-family home, duplex, triplex or fourplex rental property from losses. Landlord Insurance coverage can include:

- **Damage protection** covers losses to the residence and other permanent structures from fire, lightning, wind, hail or other covered occurrences
- **Premises liability** protects you in the event someone is injured on your property and you are held legally liable
- **Fair rental value** provides for lost rental income while your property is being repaired as the result of a covered loss
- **Personal property** safeguards any household furnishings and appliances you own on the premises if they become damaged in a covered loss

A single call to us will get you the coverage you need with a carrier you can trust. We also offer insurance for apartment complexes. Call **800-231-1626** or [Get a Free Quote Online](#).

*License #0G87848. Firefighter Insurance Services is not insured by NCUA.



Simplify Your Finances

If you want to simplify your finances in 2022, consolidating your credit cards is a good start. If you have store and bank cards with different point and cashback features, choose the one card with straightforward rewards that puts you in control. With our Visa Signature® you earn unlimited, 2% cashback on every \$1 you spend.*

- No points or complicated rewards tiers
- No balance transfer fees
- Earn cashback no matter where you shop, or what you buy
- Redeem available cashback anytime in online banking

Visa Signature is the only card you'll need. [Learn More and Apply](#).



*Certain restrictions, limitations, and exclusions apply. Refer to full Cashback Rewards program [terms and conditions](#).

Get Financially Fit

A lot of people renew their commitment to get more physically fit every Year. What about financial fitness? Think about the process of achieving financial fitness as you would physical fitness:

1. Financial fitness is a lifetime commitment.
2. You develop a routine that addresses all your goals.
3. You do different activities to focus on specific goals.
4. Your activities change over time to meet evolving goals.
5. Coaching improves results.

The professional financial advisors at Firehouse Financial, available through CUSO Financial Services, L.P.*, stand ready to help you reach financial fitness. No matter where you are in life or your career, you have long-term goals that matter—and we can help you achieve them.

- **Getting married.** Shared finances come with shared goals, such as a home down payment
- **Welcoming a child.** Giving your child the advantages of a well-funded education starts early
- **Investing for your future.** Grow your portfolio. Put your savings to work in accounts with higher earning potential
- **Planning for retirement.** Retire in style. It's never too early to save for a financially secure future
- **Starting a business.** You will have many decisions to make as a new business owner, let us assist you with some of the financial ones
- **Inheriting money.** We can provide practical advice on how to manage your money and minimize your tax burden



Planning for retirement is always a good place to start. Call us: **800-231-1626 Ext. 2372.**

*Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through CFS: **are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal.** Investment Representatives are registered through CFS. The Credit Union has contracted with CFS to make non-deposit investment products and services available to credit union members. CFS does not provide tax or legal guidance. For such guidance please consult with a qualified professional.

Make Your Home a Showplace with a HELOC

Are you thinking about home renovation this year? A Home Equity Line of Credit (HELOC) offers you a flexible and practical way to finance renovations room by room, or project by project. Take advantage of rates as low as 3.750% APR.*

How does a HELOC work?

If your home has grown in value, you can leverage the equity you've built. A HELOC loan will give you access to a line of credit that you can borrow from when you need it—for almost any reason.

- Withdraw funds with the ease of writing a check or transferring money between accounts
- Pay interest only on the funds you use, at rates lower than most credit cards
- Interest may be tax deductible**



How else can you use a HELOC?

- Pay off high-interest credit cards or other debt
- Handle unforeseen emergencies or other unexpected expenses
- Take care of major purchases or life events, such as weddings

There are important things to consider when borrowing against your home. Trust our Mortgage Consultants to help you reach a confident decision. Call us at **800-231-1626** or apply in online banking.

NMLS ID #649058. Home Equity Line-of-Credit only available in Arizona, California, Colorado, Hawaii, Idaho, Montana, Nevada, New Mexico, Oregon, Utah and Washington.

*APR = Annual Percentage Rate. Based on 700 FICO Score and HCLTV of 80% or below. Only offered on a member's primary, owner-occupied home, & is subject to credit approval. Rates effective October 4, 2021 & are subject to change. This is a variable rate loan. Home Equity Line of Credit (HELOC) limit of \$300,000, if the 1st draw (30% of the limit) & 2nd draw (20% of the limit) totaling 50% of the HELOC limit are taken within the first 6-month period at a 3.750%, would result in a balance of \$150,000 with an interest-only payment of \$468.75. If 3rd draw (20% of the limit) occurs within the next 6-month period at a rate of 4.750% results a total balance of \$225,000 with a total interest-only payment of \$890.63. After 1 year, if all draws have been drawn, this would result a HELOC balance of \$300,000 at a rate of 3.750% with a payment of \$937.50. Rate adjustment review period: Six months. Rate cannot change by more than 1% (up or down) on any change date. The Max Rate Cap is 16.00%. These products are not insured by NCUA.

**Consult a tax advisor regarding the deductibility of interest.

Protect Your Family's Future

Let us help you with more than day-to-day finances, we can assist with long-term planning. If you have people in your life who depend on you financially for their well-being, protect their future if the unexpected happens. Allow them to stay in the family home, finish their education and have money for other important life events.

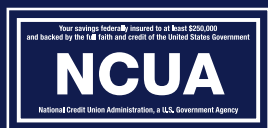
Your dedicated Senior Trust Officer at Firefighters First, Lilith Mansuryan, J.D.*, will discuss the value of a Trust, Will, Durable Power of Attorney and Medical Directive and walk you through the process of putting an estate plan in place. She will even help with some of the difficult decisions and considerations:

- **Honor your legacy.** Make a plan for the distribution of your assets
- **Reduce taxes for your heirs.** Create the smallest tax burden possible and avoid probate
- **Protect young children.** Name a guardian to make sure your children are cared for

Give yourself peace of mind. Consider the many reasons to start, or revise, your estate plan today.

Call **323-550-4970** or [Schedule an Appointment](#).

*Trust services are provided by Members Trust Company, a federal thrift regulated by the Office of the Comptroller of the Currency, Trust and investment products are not deposits of or guaranteed by the trust company, a credit union or credit union affiliate, are not insured or guaranteed by the NCUA, FDIC, or any other governmental agency, and are subject to investment risks, including possible loss of the principal amount invested.



Insured by NCUA



FirefightersFirst
CREDIT UNION

It's yours.

800-231-1626 | [FirefightersFirstCU.org](https://www.FirefightersFirstCU.org)

Routing Number: 322078341

© Copyright 2022 Firefighters First Credit Union. All Rights Reserved.