

FIRELINE

July 2020

As we fire up the grill and watch fireworks this Independence Day, let's reflect on the long road that brought us to this moment. One that we normally take for granted. Let's celebrate the American spirit.



New Adventures, New Wheels

Your summer plans may look a little different this year. If those plans include a driving vacation with a big dose of the great outdoors, you might be looking for new wheels to tow that boat or trailer full of toys.

Traditionally, dealers wait until the end of summer to bargain on price. Not this year. Your opportunity to score a killer deal starts now. Combine it with a low 1.99% APR¹ car or truck loan from us and you're off into the great, wide open.

[Apply Now!](#)



¹APR=Annual Percentage Rate. Based on credit worthiness. 1.99% APR requires full direct deposit. To qualify for the direct deposit discount, funds must be deposited into your Firefighters First checking account. Some restrictions apply. Offer valid to qualifying members only. Representative Example: A \$25,000 auto loan financed at 1.99% APR for 36 months would result in 36 payments of \$716.53. Loan rates are based on term and applicant credit history. All loans are subject to credit approval and are subject to Credit Union Policies and procedures. Rates are subject to change without prior notice. If direct deposit is canceled, the APR will increase to the current Market Rate. Excludes business auto loans. Rates effective June 1, 2020 and are subject to change. Maximum term for vehicles over 5 years old is 60 months.

Your Visa® Card Experience Is Getting Better

What can you expect from all the adjustments we just completed? New card features, for starters. We're making it more convenient for you to manage your card on-the-go and easier to go "cardless."



Continue to use your card as usual. You have the same card number, but you do have a new account number. This new account number becomes important when you make payments:

- Place your account number on manually written payment checks
- Use this number to set up or update your payee account information, if you use another financial institution's Bill Pay service
- Include this number for new or existing scheduled payment transfers between your credit card account and another financial institution

[Get the FAQs!](#)

Say Hello to the FireFirstCard App

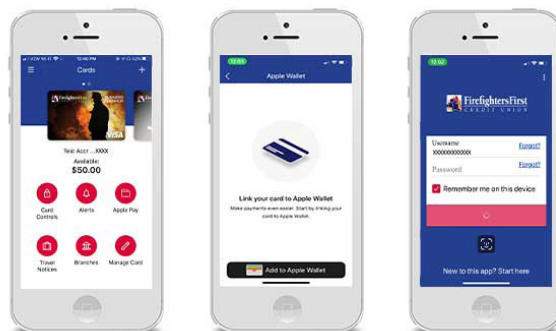
The FireFirstCard app makes it simple to stay in control of how your credit card gets used. Track your spending to stay on budget, plus set controls and alerts to keep your card more secure. Manage your card in real time, real easy.

You can:

- View your available credit
- Place alerts and controls to keep your purchases secure
- Set travel notifications

The FireFirstCard app replaces CardValet® for credit cards and comes with all of the features you expect, such as turning your card off if you misplace it, and new ones like real time available credit and running balance.

[Check out everything you can do!](#)

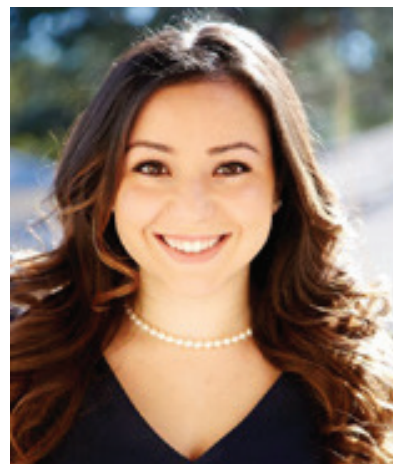


CardValet® is a trademark of Fiserv, Inc. or its affiliates.

Trust Us with Your Future

Did you know your Firefighters First membership includes access to Trust Services? Trust Services help protect those you care about when you're not able. Avoid probate. Set a clear path for your assets. We call it Estate Planning; you call it peace of mind. Already have a trust? It should change as your life does. Let's update it.

[Set up a Video Chat appointment today.](#)

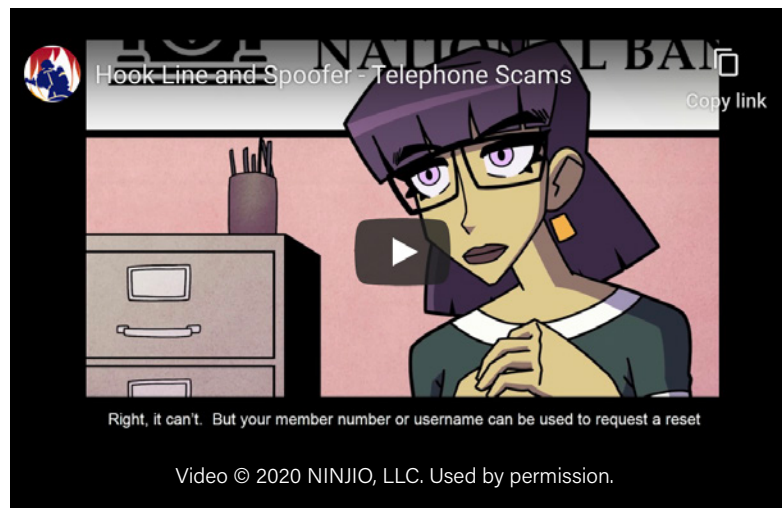


Trust services are provided by Members Trust Company, a federal thrift regulated by the Office of the Comptroller of the Currency, Trust and Investment products and not deposits of our guaranteed by the trust company, a credit union or credit union affiliate, are not insured or guaranteed by the NCUA,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

It Starts with a Phone Call

If you think your personal data is most likely to get stolen by hackers, think again. Most personal data theft happens over the phone and online. One of the most common phone scams involves fraudsters impersonating financial institutions. The Caller ID says it's us, the concern of the representative seems genuine... but when you find out it's not us, it's too late.

[Stay safe. Watch the video.](#)



Paying It Forward

Milpitas Deputy Fire Chief, Richard Frawley, celebrated his birthday on Facebook with a challenge this year. The Firefighters First board member created a fundraiser for Fire Family Foundation. Fire Family Foundation focuses exclusively on helping firefighter families in times of need, such as in the wake of a wildfire or other natural disaster. All donations to the Foundation go directly to assistance programs. Richard's fundraiser brought in 23 donations totaling \$1,265. That represents one month's mortgage payment for a firefighter experiencing hardship, 5 nights at a hotel for a family who's lost their home or dozens of blankets. Way better than a cake.

Learn more about Richard's [Facebook Fundraiser](#) and how to set up your own. Find out more about [Fire Family Foundation](#) and their mission.



Fire Family Foundation is a nonprofit 501(c)(3) organization, tax ID #34-4613248. All donations to the Foundation are tax deductible to the full extent of the law. Affiliate of Firefighters First Credit Union.



Insured by NCUA



EQUAL OPPORTUNITY
LENDER



FirefightersFirst
CREDIT UNION

It's yours.

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