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**Firefighters First Credit Union gives back
over \$2.5 Million to firefighters and their families.**

-----**LOS ANGELES, CALIFORNIA** – At Firefighters First Credit Union, our members are owners and we hold true to our 80-year legacy of firefighters helping firefighters. That is why we return our profits directly back to our members in the form of Extraordinary Dividend Bonuses and Interest Refunds. With this year’s \$2.5 Million payout, it brings the total amount we have paid back to our members to over \$40 Million in the past 30 years.

“Extraordinary Dividend Bonuses and Interest Refunds are unique benefits of Credit Unions, and many have stopped them altogether. But at the discretion of the Board of Directors, we feel it is an important part of our tradition and our members agree. Payouts vary based on member relationships, but it’s not uncommon to see payouts of over \$5,000.” explained Mike Mastro, Firefighters First CU President/CEO.

This year, we added in a special reward for members that had additional services with us through investment accounts, insurance policies, and business loans. Deeper member engagement is an important growth strategy for us and we want to thank them for their business. We continue to focus on member loyalty by delivering exceptional products and services, and personable service. We know our members and go the extra mile to exceed their expectations. That service pays off with member satisfaction.

Constant improvements to our competitive deposit accounts, loan products and convenience-based services have helped grow our member ranks. With that growth, we have grown in strength, agility and reach. With each new fire department and new family member contributing to the success of the Credit Union, the rewards grow for our entire Fire Family. Payouts represent a rebate on the interest paid on loan accounts and a bonus dividend on the earnings on savings accounts. Payouts vary on individual financial relationships and were posted to member accounts on December 31, 2014; proving one thing – the more members bring to Firefighters First Credit Union, the more they receive in return!

For example:

- If a member had \$100,000 in a share certificate and it earned a 2% yield, or \$2,000, based on the 2014 Extraordinary Dividend Bonus, they would have received an extra \$520.
- If a member paid \$4,000 in interest for the year on a loan with the Credit Union, based on the 2014 Interest Refund, they would have received a refund of \$198.

For more information, please visit www.firefightersfirstcu.org/payout.

About us

Firefighters First Credit Union was formed in 1935 as Los Angeles Firemen's Credit Union and serves full-time, paid professional firefighters and their families throughout the state of California. With state expansion and the evolving Fire Family, we changed our name on March 31, 2014 to better reflect our evolving membership. Firefighters First currently has assets of over \$940 million and over 31,000 members in over 280 fire departments.

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