Professional Fire Figh



Professional Fire Fighters Credit Union "Members helping Members"
Ouarterly Newsletter • October 2020

PRODUCTS & SERVICES

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- Share Savings Accounts
- Christmas Accounts
- Checking Accounts
- Share Certificates
- Individual Retirement Accounts
- Consumer Loans
- Mortgage Loans
- Home Equity Loans
- On-Line Banking
- Bill-Pay
- Visa Debit Cards
- Notary Services
- Safe Deposit Boxes
- ΔTM
- eStatements
- POPMONEY
- CardValet
- ACH Origination
- Mobile App
- Reloadable Debit Cards

HOLIDAY CLOSINGS

Thanksgiving

November 26, 2020 November 27, 2020 (Bossier Office Only)

Christmas

December 25, 2020

New Years

January 1, 2021

BOSSIER LUNCH HOUR

Our Bossier Branch is closed between 11:30 am and 12:30 pm for lunch.



Get your vehicle loan at PFFCU. Low rates! Great terms! Before you Finance with the dealer come see what we can do for you! PFFCU has great rates and terms for both new and used vehicles. Come see us today!

*Membership and approved credit required. Some restrictions

CHRISTMAS LOANS

Available beginning November 2, 2020

Get up to \$1,200.00 at 11% APR* for 12 months

*Annual Percentage Rate. Some restrictions apply. Membership and approved credit required. Offer ends December 24, 2020.

SET YOUR OWN DEBIT CARD PIN!!!

You no longer need to wait for a PIN mailer for your new debit card or when you have forgotten your debit card PIN. New debit cards will have a toll-free number to call and activate your card and set the PIN!!! When you forget your PIN, just call the Credit Union and get the toll-free number so you can call and change your PIN.

CONTACTLESS DEBIT CARDS

Coming Soon!! Professional Fire Fighters Credit Union will be issuing contactless debit cards in 2020!!! Stay Tuned for more details!

GET YOUR FREE CREDIT REPORT

at annualcreditreport.com

MOBILE APP

Professional Fire Fighters Credit Union has a mobile app available in the Apple App Store and the Google Play Store. Now your PFFCU account is available 24/7. Just go to your app store and type in Pro Fire Fighters CU and download the app today!



CHRISTMAS CLUB

All Christmas Club accounts will be transferred to the member's share account on November 1, 2020. If you have an automatic transfer or direct deposit to your Christmas Club account it will continue after the transfer. If you do not have a Christmas Club account open one today and be ready for Christmas 2021.



LOST OR STOLEN VISA DEBIT CARD

After hours: 1-800-472-3272 or 1-800-262-2024

CardValet Protects Your Professional Fire Fighters Credit Union Account.

- Turn your debit card on and off. Turn your PFFCU debit card off until you need to use it, then
 turn it on to make your purchase and turn it off again. Also, if our debit card is lost or stolen or
 you see an unauthorized transaction, turn it off and have PFFCU order you a new card.
- Set transaction controls. Transaction controls can be set up for dollar amounts, merchant categories and geographic locations and can be easily changed when needed. Transaction controls help deter fraud and they help you track your spending
- Track Spending. See your debit card transactions immediately and use your transaction controls to monitor where and how much you are spending.
- Receive Alerts. Any time your debit card is used, approved or exceeds the transaction limits you set, get an immediately alert. Also set purchase limits and get a notification when the limits are exceeded.
- Stop Fraud. Receive an alert when a transaction is attempted or declined which helps stop fraud immediately.
- Real Time Balances. CardValet gives you real-time balances on your PFFCU accounts.

To get started, go to your app store and **download the CardValet app today!** For members that are Verizon customers, please google CardValet and down load the app.

Card Valet Turn Your Card "On" or "Off

Take charge of your usage.

Get started today!

INCOME TAX SERVICE

Professional Fire Fighters Credit Union provides members a year-round tax service, conveniently located at 9253 Wallace Lake Road, Shreveport, LA 71106. For over 30 years Mark Ford, CPA's firm has been providing tax preparation and advice to Professional Fire Fighters Credit Union members. This service includes individual, partnership and corporate returns. Call 318.688.7006 for an appointment or stop in at 9253 Wallace Lake Road Shreveport, LA 71106.

ANNUAL MEETING AND NOMINATIONS

Nominations for Board of Directors vacancies may be made by petition, signed by no less than 20 and no more than 500 Professional Fire Fighters Credit Union members. Each nominee by petition shall submit a statement of qualifications and biographical data with their petition. All nominations by petition shall be accompanied by a signed certificate from the nominee stating that he/she is agreeable to nomination and will serve if elected to office. The Secretary of the Professional Fire Fighters Credit Union must receive all nominations by petition no later than 4:00 P.M. November 2, 2020 at Shreveport Credit Union office located at 9410 Healthplex Dr. Shreveport, LA 71106. All election shall be determined by plurality vote and be by ballot except where there is only one nominee for each position to be filled. There will be no nominations from the floor.

Professional Fire Fighters Credit Union's 81st Annual Meeting will be held in the Shreveport Credit Union lobby at 1730 hours on Thursday January 28, 2021. All members are invited to attend. This letter is notification of names placed in nomination for election to the Board of Directors of the Professional Fire Fighters Credit Union for a two-year term beginning January 2021. The nominees have been recommended by the Nominating Committee appointed by the Executive Officer for the Professional Fire Fighters Credit Union as directed by R.S. 6:641, Article V, Section 1 of the Louisiana Revised Statutes of 1950 at the August 20, 2020.

Nominees: Williams T. Howard, Kenneth Conly, Carlos Steward, Lance Parker, James Pope

DORMANT. INACTIVE OR ABANDONED ACCOUNTS

If your account(s) has no deposit or withdrawal activity for one (1) year, it will be considered dormant and we will cease mailing statements. You may reactivate your account by contacting us. Dormant accounts are subject to a monthly fee (refer to the Professional Fire Fighters Credit Union Fee Schedule) after the account is categorized dormant. If the account(s) remains inactive for five (5) years, it may be subject to escheat to the State of Louisiana, unless other conditions imposed by applicable laws are met.

CREDIT UNION STAFF

Bobby Cannon President/CEO
Jeannie McClung . . . Assistant CEO
Kim Molen Senior Loan Officer
Mandy Hutto. . . . Loan Officer
Angela Robbins. . . . Member Service
Representative
Jennifer Deaton . . . Member Service

Representative

YOUR BOARD OF DIRECTORS

William T. Howard - *Chairman*Cedric L. White - *Vice-Chairman*Kenneth M. Conly - *Secretary-Treasurer*Carlos Steward
Kip A. Mourad
Richard A. Parker
Lance Parker
James E. Pope
Rickey Spataro

SUPERVISORY COMMITTEE

Brian Jones - *Chairman*David M. White
Dewayne Tasby

FINANCIALS

Professional Fire Fighters Credit Union Financials as of 6/31/2020

Assets \$51,052,278
Shares \$41,427,842
Loans \$27,361,035
Members 2,536



Your savings federally insured to at least \$250,000 and lacked by the full faith and credit of the United States Government

National Credit Union Administration, a U.S. Government Agency

LOCATIONS & HOURS ADDRESS, PHONE & FAX NUMBER

SHREVEPORT BRANCH
9410 Heathplex Drive
Shreveport, LA 71106
Phone: (318) 603.0626
Fax: (318) 603.0629

Mon - Thurs: 8:30 am - 4:00 pm Fri: 8:30 am - 4:30 pm

DOCCIER DRANGU

BOSSIER BRANCH

1907 Benton Road, Stuite 100 Bossier City, LA 71111 Phone: (318) 746.1900

Fax: (318) 746.1996

Mon -Thurs: 8:30 am - 4:00 pm

Fri: 8:30 am – 4:30 pm Lunch Hour: 11:30 - 12:30

SERVICE CENTER

284 Southfield Road Shreveport, LA 71105 Mon - Fri: 9:00 am - 5:00 pm