

PFFCU NEWS



www.profirerighterscu.com

Professional Fire Fighters Credit Union
"Members helping Members"
Quarterly Newsletter • October 2021

PRODUCTS & SERVICES

- 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 Contactless Debit Cards
- Notary Services
- Safe Deposit Boxes
- ATM
- eStatements
- Zelle
- CardValet
- ACH Origination
- Mobile App
- Reloadable Debit Cards

HOLIDAY CLOSINGS

Thanksgiving

November 25, 2021

November 26, 2021 (Bossier Office Only)

Christmas

December 24, 2021

New Years

December 31, 2021 (Open 8:30-Noon)

BOSSIER LUNCH HOUR

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



AUTO LOANS

Ready for a new ride? Come see
Your Credit Union for easy financing!

Rates as low as **3.49%***
for up to **72 months**
on New Vehicles

*Annual percentage rate. Some restrictions apply. Membership and approved credit required. Limited time offer. Subject to change without notice.

FEE INCREASE

The fee Professional Fire Fighters Credit Union charges for NSF checks (paid or unreturned) will increase to \$25.00 per NSF check. The fee will be effective on January 1, 2022.

SET YOUR OWN 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

Professional Fire Fighters Credit Union is now issuing contactless debit cards. When you receive a new or replacement debit card, it will be contactless. Look for the contactless symbol on the POS terminal. Don't forget to call the toll-free number on the card sticker to activate your card and set your PIN.

ZELLE® IS ACTIVE...TRY IT TODAY!

Zelle® a P2P real time payment solution is now available through Professional Fire Fighters Credit Union. To access Zelle®, log in to Home Banking and then Pay Bills and 'Send money with Zelle®' will be one of the tabs within Pay Bills.

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, 2021. 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 2022.



CHRISTMAS LOANS

Need a little cash to get those stockings stuffed? PFFCU has Christmas Loans available beginning November 1, 2021

Get up to **\$1,500.00**
at **11% APR***
for **12 months**

*Annual Percentage Rate. Some restrictions apply. Membership and approved credit required. Offer ends December 24, 2021.



LOST OR STOLEN VISA DEBIT CARD

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

DEBIT CARD SECURITY TIPS

- **Report lost or stolen cards immediately.** During business hours call 1-318-603-0626 and after hours and weekends call 1-800-472-3272 or 1-800-262-2024.
- **Memorize your PIN (Personal Identification Number).** If you write down your PIN, an unauthorized person can find it.
- **Safeguard your devices.** Be extra careful to protect your information when you have your card information stored in a mobile wallet. Use strong passwords and biometric features such as fingerprint or face recognition to secure your mobile device.
- **Phone and online transactions.** When conducting phone or online transactions, you should be the one to initiate the contact. Verify the company or website is reputable. You can use customer satisfaction ratings and the Better Business Bureau, www.bbb.org, to check if they are reputable. Also, check that websites are secure websites.
- **Review your statement and use Home Banking.** Review your monthly statement as soon as you receive it and contact PFFCU immediately if there are any unauthorized transactions. Home Banking is also helpful to track account activity.



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

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.

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 the 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 1, 2021 at the Shreveport Credit Union office located at 9410 Healthplex Dr. Shreveport, LA 71106. All elections 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 82nd Annual Meeting will be held in the Shreveport Credit Union lobby at 1730 hours on Thursday January 27, 2022. All members are invited to attend. This letter is notification of names placed in nomination for elections to the Board of Directors of the Professional Fire Fighters Credit Union for a two-year term beginning January 2022. The nominees have been recommended by the Nominating Committee appointed by the Executive Officer of 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 19, 2021 Board of Directors meeting.

NOMINEES: Cedric White, Kip Mourad, Richard Parker and Rickey Spataro.

FRAUD ALERT

Fraudsters have become increasingly adept at getting cardholders and account holders to share their information. They pose as credit union employees and call asking about 'suspicious' transactions and requesting personal information. They use information gathered from data breaches and malware programs that they have installed through fraudulent emails on the victims' personal computers.

The following will help you avoid being a victim:

- PFFCU does **NOT** sent out text messages.
- If our fraud department at Fiserv sends a text alert, they will not send a text that include a link to click on. A valid alert will include information on the suspect transaction and ask the cardholder to reply with answers such as 'yes', 'no', 'help' or 'stop'.
- Fiserv fraud department text alerts will come from a 5-digit number **NOT** a 10-digit number.
- A call from our Fiserv fraud department automated dialer will only ask for the cardholder's zip code and no other personal information unless the cardholder confirms the transaction is fraudulent. If it is a fraudulent transaction, the cardholder will be transferred to an agent who will ask questions to confirm their identity before proceeding.
- If you are uncomfortable about the call or the questions being asked hang up and call the credit union.
- You will **NEVER** be asked for your PIN. If you get a new debit card you will choose the PIN when you activate the card. PINs are never carried over from one card to another.
- Regularly check your accounts on-line using our mobile app or home banking website.

CREDIT UNION STAFF

Bobby Cannon *President / CEO*
Jeannie McClung, CUCE..... *Co-CEO*
Kim Molen *Senior Loan Officer*
Mandy Hutto, CUCE, BSACS ... *Loan Officer*
Angela Robbins..... *Member Service Representative*
Jessica Jones *Member Service Representative*

YOUR BOARD OF DIRECTORS

W. Terry Howard - *Chairman*
Cedric White - *Vice-Chairman*
Kenneth Conly - *Secretary-Treasurer*
Carlos Steward
Kip Mourad
Richard Parker
Lance Parker
James Pope
Rickey Spataro

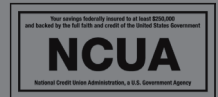
SUPERVISORY COMMITTEE

Wendell Holmes - *Chairman*
David White
Dewayne Tasby

FINANCIALS

Professional Fire Fighters Credit Union
Financials as of 06/30/2021

Assets.....	\$57,518,574
Shares	\$47,389,609
Loans	\$27,895,811
Members	2,542



LOCATIONS & HOURS

ADDRESS, PHONE & FAX NUMBER

SHREVEPORT BRANCH

9410 Healthplex 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

BOSSIER BRANCH

1907 Benton Road, Suite 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