

# PFFCU NEWS



[www.profirefighterscu.com](http://www.profirefighterscu.com)

Professional Fire Fighters Credit Union  
"Members helping Members"  
Quarterly Newsletter • April 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 Debit Cards
- Notary Services
- Safe Deposit Boxes
- ATM
- eStatements
- POPMONEY
- CardValet
- ACH Origination
- Mobile App
- Reloadable Debit Cards

## HOLIDAY CLOSINGS

### Good Friday

April 2, 2021

### Memorial Day

May 31, 2021

### Independence Day

July 5, 2021

## BOSSIER LUNCH HOUR

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



## LOAN PROMOTIONS

New vehicles 2019s to 2021s can be financed at Professional Fire Fighters Credit Union for as low as 2.50% APR\* for up to 72 months. See Credit Union for details.

\*Annual Percentage Rate. Membership and approved credit required. Some restrictions apply. Limited time offer. Subject to change without notice.



## VACATION LOAN

Need a little cash to get your summer started off right? PFFCU has Vacation Loans available through September 30, 2021. Get up to \$1,200.00 at 12% APR\* for 12 months.

\*Annual Percentage Rate. Membership and approved credit required. Some restrictions apply. Limited time offer. Subject to change without notice.

## 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.

## COMING SOON!! ZELLE A P2P REAL TIME PAYMENT SOLUTION.

Professional Fire Fighters Credit Union is in the process of implementing Zelle a real time payment solution for our members. PFFCU hopes to have Zelle available before the end of 2021 .

## CONTACTLESS DEBIT CARDS

Professional Fire Fighters Credit Union will be issuing contactless debit cards soon. It has been a long journey, but we are finally nearing the point where we will be testing and issuing the contactless debit cards.

## 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!



## 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.

## 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.

## 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 includes 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 . . . . . *Assistant CEO*  
 Kim Molen . . . . . *Senior Loan Officer*  
 Mandy Hutto. . . . . *Loan Officer*  
 Angela Robbins. . . . . *Member Service Representative*  
 Jessica Jones . . . . . *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 12/31/2020

Assets	\$53,689,246
Shares	\$43,830,239
Loans	\$27,378,079
Members	2,509



We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act

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



## 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

#### 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