

PFFCU NEWS



www.profirerighterscu.com

Professional Fire Fighters Credit Union
"Members Helping Members"
Quarterly Newsletter • January 2022

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

Martin Luther King Day

January 17, 2022

Presidents' Day

February 21, 2022

Good Friday

April 15, 2022

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!

ANNUAL MEETING

Professional Fire Fighters Credit Union's 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 the 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 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 Louisiana Revised Statutes of 1950, at the August 19, 2021 meeting.

The Nominees: Cedric White, Kip Mourad, Richard Parker, Rickey Spataro



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.

IRS SCAMS

It's that time of year. With tax refund season just around the corner, scammers are getting ready to try and take your money.

Scammers can mask their number and make it look like it really is the IRS. The IRS does not call people they need to get in touch with, they will send a letter.

Scammers use fake names and badge numbers and will get irate and threaten to have you arrested. The IRS does not do this.

Scammers want immediate payment using a debit or credit card, gift card or wire. The IRS does not ask for immediate payment and certainly not with any of the described payment methods.

Scammers don't always demand money, sometimes they say you are getting a refund to get your personal information. Do NOT be fooled! The IRS will not call you about your refund.

You cannot win a drawing or lottery if you did not enter, especially in a foreign country. A legitimate lottery will not request upfront money to pay taxes or fees. The taxes are paid out of the winnings.

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, 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

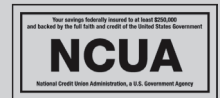
SUPERVISORY COMMITTEE

Wendell Holmes - *Chairman*
David White
Dewayne Tasby

FINANCIALS

Professional Fire Fighters Credit Union
Financials as of 09/30/2021

Assets.....	\$59,003,017
Shares.....	\$48,712,043
Loans.....	\$28,736,902
Members.....	2,540



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