Professional Fire Fighters Credit Union "Members Helping Members" Quarterly Newsletter • January 2025

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
- ACH Origination
- Mobile App
- Instant Issue Debit Cards

HOLIDAY CLOSINGS

Martin Luther King Day Monday January 20, 2025

Good Friday

Friday April 18, 2025

BOSSIER LUNCH HOUR

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

AUTO LOANS

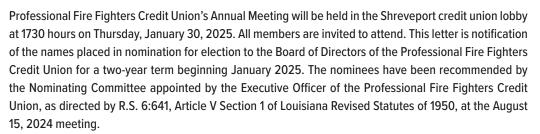
Ready for a new ride? Come see your Credit Union for easy financing!

Everyday low rates and financing for up to **84 months**

on New Vehicles

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





The Nominees: William T. Howard, Kenneth Conly, Carlos Steward, Lance Parker and James Pope

ATTENTION WIDOWS OF FIREFIGHTERS!

A small group of firefighter widows have started a widows' luncheon once a quarter. We have enjoyed meeting each other, reminiscing about stories of the past and encouraging each other as we go forward. Join us for our next meeting January 9, 2025 at 11:00 a.m. at the Silver Star Smokehouse. You will know us by a red balloon above the table. Please RSVP to Priscillia McGee at 318-518-1786. If I do not answer, please leave a message and I will call you back. Thank you. See you there.

TEXT ALERTS FOR POTENTIAL DEBIT CARD FRAUD.

When our fraud department suspect a debit card transaction to be fraudulent, they will text to your mobile number on file. Just respond to the text with either 'yes' if you made the transaction or 'no' if you did not do the transaction. Texts are sent between the hours of 8:00 am and 9:00 pm.

To verify the text is legitimate, it will originate from 37268.

DEBIT CARD TOKENIZATION!

Our debit cards are now tokenized! You can now use them with Apple Pay, Google Pay and all your wallet apps.

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 to download the app today!



LOST OR STOLEN VISA DEBIT CARD

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

IT'S TAX TIME!

Follow these helpful tips to avoid delays in receiving your tax refund into your PFFCU account:

- 1. The name and account number must match EXACTLY in order for the deposit to be credited to our account.
- 2. The person receiving the tax refund must be on the account.

BEWARE OF SCAMS

Scammers like to take advantage of big events happening all over the world. They use these events to get your personal information and do account takeovers, open accounts and loans in your name and other fraudulent activities. Fraudsters have started using SMS/text messages to direct the recipient to provide their personal information and/or to make a payment for an unpaid parcel allegedly pending delivery.

A new way fraudsters are targeting victims is by exploiting eSIM technology to conduct account takeovers, which embeds users' SIM card for their mobile smartphones within the device itself, rather than requiring a physical, removable SIM chip. It is important for cardholders to stay diligent about odd-looking or unfamiliar texts, emails and senders.

Remember:

- 1. Be aware of what personal information you are choosing to submit online and be careful about who you provide your personal information to.
- 2.If you are concerned about an automated message, do not respond to the call, text or email. Contact the company in question using their official customer service number or the contact information from their official website. Never use the number or any links in the email or text.
- 3.If you are responding to our fraud alert message for a transaction you don't recognize, confirm the fraud or if you are unsure about the transaction, please call the credit union directly.
- 4.It is recommended that members request a copy of their credit report from all three credit bureaus once a year or at annualcreditreport.com.

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 escheatment to the State of Louisiana, unless other conditions imposed by applicable laws are met.

CREDIT UNION STAFF

Bobby Cannon	President / CEO	
Jeannie McClung, CUCE, BSACS BSA Officer		
Kim Martz	Office Manager	
Kim Cannon	Senior Loan Officer	
Angela Robbins	Member Service	
	Representative	
Courtney Miller	Member Service	
	Representative	
Jennifer Smith	Member Service	
	Representative	

YOUR BOARD OF DIRECTORS

W. Terry Howard - Chairman
Cedric White - Vice-Chairman
Kenneth Conly - Secretary-Treasurer
Carlos Steward
Richard Parker
Lance Parker
James Pope
Dewayne Tasby
Jimmie McGee

SUPERVISORY COMMITTEE

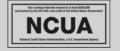
Wendell Holmes - Chairman Rodney Murray George Craft

FINANCIALS

Professional Fire Fighters Credit Union Financials as of 09-30-24

Assets	\$65,501,729
Shares	\$52,891,820
Loans	\$39,371,375
Members	2,596





LOCATIONS & HOURS ADDRESS, PHONE & FAX NUMBER SHREVEPORT BRANCH

9410 Healthplex Drive Shreveport, LA 71106 Phone: (318) 603.0626 Fax: (318) 603.0629 Moh-Thurs: 8:30 am — 4:00 p Fri: 8:30 am — 4:30/pm

BOSSIER BRANCH

907 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