Professional Fire Fighters Credit Union "Members Helping Members" Quarterly Newsletter • July 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
- Message Pay

HOLIDAY CLOSINGS

Independence Day

Friday, July 4, 2025

Labor Day

Monday, September 1, 2025

BOSSIER LUNCH HOUR

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

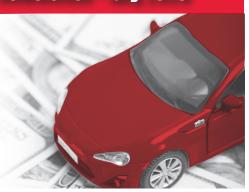
AUTO LOANS

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.





PFFCU NOW OFFERS MESSAGE PAY!

Members can now make real-time payments on their PFFCU loans using their account at another financial institution thru the Message Pay link on our website. Just click the 'Make a Payment' link and follow the instructions. There is a fee for this service.

TEXT ALERTS FOR POTENTIAL DEBIT CARD FRAUD.

When our fraud department suspects 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!

ATTENTION FIRE FIGHTERS WITH SIDE JOBS!

Fire Fighters, if your side job or business is not already on our website, we can add it to our website listing. Just give us your side job or business information and we will do the rest.



LOST OR STOLEN VISA DEBIT CARD

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

NOMINATING COMMITTEE

The following persons have been named to the Nominating Committee: Kenneth Conly, Lance Parker and James Pope.

PROFESSIONAL FIRE FIGHTERS CREDIT UNION PRIVACY POLICY

Privacy is important to all of us. When you provide personal information to process financial transactions, you intend for that information to be used for its intended purpose and to be kept confidential. We at Professional Fire Fighters Credit Union, respect your right to confidentiality and take every possible step to protect your privacy. We maintain physical, electronic and procedural guidelines that comply with state and federal standards to guard your nonpublic personal information. This privacy disclosure is being issued to comply with the provisions of the Gramm-Leach-Bailey Act governing the privacy of the consumer financial information.

OUR PRIVACY POLICY

We do not share any nonpublic personal information except as required by law and we will continue to protect your privacy.

TYPES OF INFORMATION WE MAY COLLECT

- Information that we receive from you on applications or other forms;
- · Information about your transactions with us, our affiliates or others; and
- Information we receive from a consumer agency.

Professional Fire Fighters Credit Union values your membership and your trust in the credit union. If you ever have any questions or concerns about the integrity of your information, please come by or call us.

PFFCU STATEMENTS HAVE A NEW LOOK

PFFCU has updated our member statements to be easier to read. Each section is now separated from the other sections so you can more easily differentiate beginning and ending balances and transactions for each product.

ARTIFICIAL INTELLEGENCE SCAMS

Scammers are using artificial intelligence (AI) to try and trick you into clicking malicious links. They can use text or phone calls and they will claim to be a U.S. government official. Because it is AI, they sound very genuine and official. After engaging in a friendly conversation and gaining your trust they will ask you to click a link they send you to finish the conversation. If you click the link, the cyber criminals will be able to access your data and personal information.

Some tips to avoid falling victim to phishing scams:

- Be suspicious of calls or texts from strangers.
- · Never click links sent by people you do not know.
- Even though this scam is based in the United States, cyber criminals around the world are using Al to scam victims.
- Be wary of overly friendly strangers, especially ones that claim to be government officials.

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

SUPERVISORY COMMITTEE

Dewayne Tasby

Jimmie McGee

Wendell Holmes - Chairman Rodney Murray George Craft

FINANCIALS

Professional Fire Fighters Credit Union Financials as of 3-31-25

Assets.....\$68,552,565 Shares....\$55,121,640 Loans....\$39,771,626 Members....2,642





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

SHARED BRANCHING

You can find a shared branching location at sharedbranching.org