

PFFCU NEWS



www.profirefighterscu.com

Professional Fire Fighters Credit Union
"Members Helping Members"
Quarterly Newsletter • April 2023

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

Good Friday

April 7, 2023

Memorial Day

May 29, 2023

Juneteenth

June 19, 2023

Independence Day

July 4, 2023

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.

VACATION LOANS

The weather is getting warmer! Apply for a PFFCU
Vacation Loan to make the most of your summer!
Vacation loans are available through Sep. 29, 2023.

Get up to **\$1,200 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.



INSTANT ISSUE DEBIT CARDS ARE NOW AVAILABLE!

Professional Fire Fighters Credit Union can now issue debit cards at our Shreveport office. It only takes a few minutes to create your card instead of having to wait weeks for a new card. If your debit card is worn out or not working, we can create a replacement card immediately. When your current debit card is about to expire, the replacement card will be mailed to the address on file approximately 6 weeks before the expiration date.

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!



CARD VALET HAS BEEN ADDED TO OUR MOBILE APP

Card Valet has been added to our mobile app. Now just one app to track and monitor your credit union account! Use the card icon at the bottom of the accounts screen to add your PFFCU debit card to continue receiving alerts when your debit card is used.

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.

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 your account.
2. The person receiving the tax refund must be on the account.

IRS SCAMS

It's that time of year. With tax refund season here, scammers are ready to take your tax refund.

Scammers can mask their phone 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.

CREDIT UNION STAFF

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

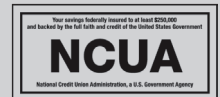
SUPERVISORY COMMITTEE

Wendell Holmes - *Chairman*
Rodney Murray
George Craft

FINANCIALS

Professional Fire Fighters Credit Union
Financials as of 12/31/2022

Assets	\$64,529,288
Shares	\$53,633,652
Loans	\$34,482,104
Members.....	2,526



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