

PFFCU NEWS



www.profirefighterscu.com

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

Good Friday

April 15, 2022

Memorial Day

May 30, 2022

Independence Day

July 4, 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 **2.50%***
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.



VACATION LOANS

Start your summer off right with a Vacation Loan from PFFCU. Vacation loans are available through September 30, 2022.

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 WILL BE AVAILABLE SOON!

Professional Fire Fighters Credit Union will start issuing debit cards at the Shreveport office in a few months. No more waiting weeks to receive a debit card or to replacement a debit card.

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!

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.

HOW TO AVOID A SCAM

1. Scammers pretend to be from an organization you know. They pretend to be from the IRS, the Social Security Administration, your credit union, the utility company or a charity. They can even mask their phone number to make it look legitimate. Block unknown calls and filter unwanted texts.
2. Scammers say there is a problem or you have won a prize. They will say you owe money and will be arrested, a family member needs money, your computer has a virus or you have won a prize. The IRS, Social Security or any government agency will not call you demanding money, family members will call you direct for money and you cannot win a prize if you have not entered a contest or lottery. Legitimate organizations do not ask for your personal information. If the contact is through an email or text, do not click on any links. To contact them go to a trustworthy website or get a phone number that you know is the correct one. Do not call the phone number they give you.
3. Scammers will pressure you to act immediately. They do not want you to have time to think so they will tell you not to hang up and will threaten to have you arrested. Legitimate businesses will give you time to make a decision. Do not let the scammer pressure you in to acting immediately.
4. Scammers tell you to pay in a specific way. They will request payment through a money transfer company, want you to put money on a gift card or they will send you a fraudulent check and have you return a portion of it to them. Government agencies and legitimate businesses do not have you pay with a gift card or use a money transfer company. Never deposit a check that requires you to return part of the money.

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, BSACS ... *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

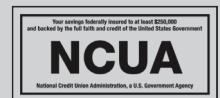
SUPERVISORY COMMITTEE

Wendell Holmes - *Chairman*
Dewayne Tasby
George Craft

FINANCIALS

Professional Fire Fighters Credit Union
Financials as of 12/31/2021

Assets.....	\$59,963,555
Shares.....	\$49,519,700
Loans.....	\$29,442,367
Members.....	2,563



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