

#### **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**

Independence Day

Thursday, July 4, 2024

**Labor Day** 

Monday, September 2, 2024

#### **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 Summer is here! Apply for a PFFCU Vacation

Loan to make the most of your summer!

Vacation loans are available through September 30, 2024.

Get \$1,200.00 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.

#### **NEW PRODUCTS AND SERVICES ARE ON THE WAY!**

Professional Fire Fighters Credit Union is in the process of adding several new products and services over the next year. More information will be shared as we get closer to going live so stay tuned!

#### **CHRISTMAS CLUB**

All Christmas Club accounts will be transferred to the member's share account on November 1, 2024. If you have an automatic transfer or direct deposit to your Christmas Club account, it will continue after the transfer. If you do not have a Christmas Club account open one today and be ready for Christmas 2024.

#### UPDATE YOUR DEBIT CARD INFORMATION.

When you receive an updated debit card (debit card with the same number and new expiration date) or a new debit card don't forget to update your debit card information, especially the expiration date, everywhere you have your debit card saved.

#### **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!

#### **ZELLE®**

Zelle® a P2P real time payment solution available through Professional Fire Fighters Credit Union. Zelle® can be accessed through Home Banking, then Pay Bills and it is a tab in Pay Bills or in our mobile appunder Quick Links.

### LOST OR STOLEN VISA DEBIT CARD

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

#### FINANCIAL SCAMS ARE ON THE RISE

Financial scams are happening more often. Many times, they are targeting older adults, but not always. Fraudsters will use a variety of ways to perpetrate the scam. Some examples of scams are:

- · Pose as family members
- · Fraudulent tech support
- · Lottery or sweepstakes fraud
- Romance scam
- · Pose as a government worker

#### Help protect yourself by:

- · Never share your passwords, PINs or access codes
- Review your financial statements monthly
- · Do not send money to a stranger
- Use updated security software on all your electronic devices
- Never give out your personal or financial information to anyone unless you initiate the call
- Block unwanted calls or text messages
- · Resist the pressure to act immediately

#### 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.

#### NOMINATING COMMITTEE

The following persons have been named to the Nominating Committee: Cedric White, Jimmie McGee and Dewayne Tasby.

#### 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-Bliley 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.

#### **CREDIT UNION STAFF**

	President / CEO CE, BSACS BSA Officer
아시 보다 이번 내가 어려움이 됐다고 있었다면 하는데 그들은 사람이다.	Office Manager
Kim Cannon	Senior Loan Officer
Angela Robbins	Member Service
	Representative
Beverly Ford	Member Service
	Representative
Evie Hinojosa	Member Service
	Representative

#### YOUR BOARD OF DIRECTORS

Cedric White - Vice-Chairman Kenneth Conly - Secretary-Treasurer Carlos Steward Richard Parker Lance Parker James Pope Dewayne Tasby

W. Terry Howard - Chairman

Dewayne Tasby Jimmie McGee

# SUPERVISORY COMMITTEE

Wendell Holmes - Chairman Rodney Murray George Craft

#### **FINANCIALS**

Professional Fire Fighters Credit Union Financials as of 3-31-24

Assets......\$65,630,236
Shares.....\$53,472,290
Loans....\$38,925,619
Members.....2,596







### 1907 Benton Road, Suite 100 Bossier City, Lt. 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