# Professional Fire Fighters Credit Union "Members Helping Members" Quarterly Newsletter • October 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**

**Veterans Day** 

November 10, 2023

**Thanksgiving** 

November 23, 2023

November 24, 2023 (Bossier office only)

**Christmas** 

December 25, 2023

**New Year's Day** 

January 1, 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.



# **CHRISTMAS LOANS**

Really enjoy your Christmas this year with a PFFCU Christmas loan. Christmas loans start November 1, 2023 and go through December 22, 2023.

Get \$1,500.00 at 11% APR\* for 12 months.

\*Annual percentage rate. Some restrictions apply.

Membership and approved credit required.

# **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!

## CHRISTMAS CLUB

All Christmas Club accounts will be transferred to the member's share account on November 1, 2023. If you have an automatic transfer or direct deposit to you 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.

# 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
  - $www.bbb.org, to \ check \ if \ they \ are \ reputable. \ Also, \ check \ that \ websites \ are \ secure \ websites.$





# **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.

### ANNUAL MEETING AND NOMINATIONS

Nominations for Board of Directors vacancies may be made by petition, signed by no less than 20 and no more than 500 Professional Fire Fighters Credit Union members. Each nominee by petition shall submit a statement of qualifications and biographical data with their petition. All nominations by petition shall be accompanied by a signed certificate from the nominee stating that he/she is agreeable to the nomination and will serve if elected to office. The secretary of the Professional Fire Fighters Credit Union must receive all nominations by petition no later than 4:00 p.m. November 1, 2023 at the Shreveport credit union office located at 9410 Healthplex Dr. Shreveport, LA 71106. All elections shall be determined by plurality vote and be by ballot except where there is only one nominee for each position to be filled. There will be no nominations from the floor.

Professional Fire Fighters Credit Union's 84th Annual Meeting will be held in the Shreveport Credit Union lobby at 1730 hours on Thursday January 25, 2024. All members are invited to attend. This letter is notification of names placed in nomination for election to the Board of Directors of the Professional Fire Fighters Credit Union for a two-year term beginning January 2024. The nominees have been recommended by the Nominating Committee appointed by the Executive Officer of the Professional Fire Fighters Credit Union as directed by R.S. 6:641, Article V, Section1 of the Louisiana Revised Statues of 1950 at the August 17, 2023 Board of Directors meeting.

Nominations: Cedric White, Jimmie McGee, Richard Parker and Dewayne Tasby

# **CREDIT UNION STAFF**

Bobby Cannon	President / CEO	
Jeannie McClung, CUCE, BSACSCo-CEO		
Kim Molen	. Senior Loan Officer	
Angela Robbins	Member Service	
	Representative	
Beverly Ford	Member Service	
	Representative	
Evie Hinojosa	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 6-30-23

Assets	\$63,072,930
Shares	\$51,988,951
Loans	\$35,789,287
Members	2,563







# 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

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