# NEWS



Professional Fire Fighters Credit Union "Members Helping Members" Quarterly Newsletter • October 2022

#### **PRODUCTS & SERVICES**

n r o f i r e f i g h t

- 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**

Thanksgiving November 24, 2022 November 25, 2022 (Bossier office only) Christmas December 26, 2022 New Years January 2, 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!

#### Rates as low as 2.99%\* 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.

# CHRISTMAS LOANS

Enjoy an extra special Christmas this year! PFFCU is offering Christmas loans beginning November 1, 2022.

## Get up to **\$1,500.**<sup>00</sup> at **11% APR\*** for **12 months**

\*Annual Percentage Rate. Some restrictions apply. Membership and approved credit required. Offer ends December 23, 2022.

### 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 replace 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!



#### **CARD VALET WILL SOON BE GOING AWAY**

Card Valet will soon be going away and similar features will be added to our mobile app. One app to track and monitor your credit union account!

#### **CHRISTMAS CLUB**

All Christmas Club accounts will be transferred to the member's share account on November 1, 2022. 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 2022.



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.

#### **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, 2022 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 83rd Annual Meeting will be held in the Shreveport Credit Union lobby at 1730 hours on Thursday January 26, 2023. 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 2023. 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, Section 1 of the Louisiana Revised Statutes of 1950 at the August 18, 2022 Board of Directors meeting.

Nominations: William T. Howard, Kenneth Conly, Carlos Steward, Lance Parker and James Pope

#### **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 Dewayne Tasby

#### **SUPERVISORY COMMITTEE**

Wendell Holmes - *Chairman* Dewayne Tasby George Craft

#### **FINANCIALS**

Professional Fire Fighters Credit Union Financials as of 06/30/2022

Assets	\$62,503,107
Shares	\$51,957,857
Loans	\$31,109,488
Members	2,557



#### LOCATIONS & HOURS ADDRESS, PHONE & FAX NUMBER SHREVEPORT BRANCH

9410 Healthplex Drive Shreveport/LA 71106 Phone: (318) 603.0626 Fak: (318) 603.0629 Mon-Thurs: 8:30 am 4:00 p Fri: 8:30 am > 4:30 pm

# OSSIER 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

