

PFFCU NEWS



www.profirefighterscu.com

Professional Fire Fighters Credit Union
"Members Helping Members"
Quarterly Newsletter • October 2024

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 11, 2024

Thanksgiving

November 28, 2024

November 29, 2024 (Bossier office only)

Christmas

December, 25, 2024

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

Have a wonderful Christmas with a PFFCU Christmas loan.

Christmas loans are available starting November 1, 2024 through December 23, 2024.

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

*Annual percentage rate. Membership and approved credit required. Some restrictions apply. Limited time offer. Subject to change without notice.



COMING SOON! TEXT ALERTS FOR POTENTIAL DEBIT CARD FRAUD.

PFFCU is working with our debit card processor to implement text and email alerts for debit card transactions that may be fraudulent. Just respond to the text or email with yes (if you made the transaction) or no (if you did not make the transaction). Text will be sent between the hours of 8:00 a.m. and 9:00 p.m. To verify that the text is legitimate, it will originate from 37268.

DEBIT CARD TOKENIZATION!

PFFCU is in the process of tokenizing our debit cards so they can be used with Apple Pay, Google Pay and all your wallet apps. We are pushing to have tokenization available by the end of this year.

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 next Christmas.

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 to download the app today!



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 escheatment 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, 2024 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 85th Annual Meeting will be held in the Shreveport Credit Union lobby at 1730 hours on Thursday January 23, 2025. 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 2025. 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 15, 2024 Board of Directors meeting.

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

CREDIT UNION STAFF

Bobby Cannon *President / CEO*
Jeannie McClung, CUCE, BSACS... *BSA Officer*
Kim Martz *Office Manager*
Kim Cannon *Senior 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

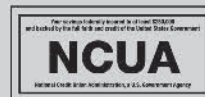
SUPERVISORY COMMITTEE

Wendell Holmes - *Chairman*
Rodney Murray
George Craft

FINANCIALS

Professional Fire Fighters Credit Union
Financials as of 06-30-24

Assets.....	\$63,531,834
Shares.....	\$51,139,516
Loans	\$39,182,783
Members.....	2,586



LOCATIONS & HOURS

ADDRESS, PHONE & FAX NUMBER

SHREVEPORT BRANCH

9410 Healthplex Drive
Shreveport, LA 71106
Phone: (318) 603.9626
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