



Winter  
2012 Edition

# Fresno Fire Department Credit Union **Smoke Signals** Newsletter

## **Station Challenge Results: Fresno Fire Department Station 11 Wins by a Landslide**

*Fresno Fire Dept. Station 11 took the lead in week 2 of this year's challenge and never looked back. This year's challengers showed that with determination and co-operation amongst the shifts, that they could easily walk away with the \$1000 prize. Let's hope that next year's challenge is a close race. Congratulations FFD #11!!*

### **AFTER CHRISTMAS CREDIT CARD BLUES?**

*No worries, reduce your rates and payments by transferring your balances to a lower interest card at FFDCU. Just apply online at [www.ffdcu.org](http://www.ffdcu.org) or give us a call at 559-228-1997*

### **BOARD OF DIRECTORS DECLARE BONUS DIVIDENDS\*\* FOR DECEMBER!**

The Board of Directors is happy to announce that your credit union had another successful year in 2011.

As members of Fresno Fire Department Credit Union, you shared in our success with a bonus dividend paid on regular share (type 01) for the month of December 2011.

With your savings, the credit union is able to offer our members great rates on loans and so many wonderful products to make all of our members financial lives easier.

Happy New Year!

## **FRESNO FIRE DEPARTMENT CREDIT CELEBRATES OUR 77TH YEAR ON 2-24-2012**

Please join us for a fun evening at the Fresno Fire Department Credit Union's Annual Business Meeting and Dinner. This year's meeting will be held at **Pardini's**, located at 2257 W. Shaw Ave, Fresno, on **Friday the 24th of February, 2012 at 6:30p.m.**

We will be conducting our annual election of officers and committee members at the meeting. If any member is interested in serving as a volunteer officer or committee member, please contact Jan Wallace at the credit union for further information. If you would like to join us at the meeting, please complete the attached reservation form and return to the credit union **by February 10th.**

Member Name \_\_\_\_\_ Member Number \_\_\_\_\_

Number of Reservations \_\_\_\_\_ Payment Enclosed \_\_\_\_\_ **OR** Bill Account \_\_\_\_\_ (\$10 per person)

\_\_\_\_\_ Beef \_\_\_\_\_ Chicken (how many of each)

### **How to avoid being a victim of a scam!**

In this world of electronic communication, sometimes it is difficult to discern whom you may be communicating with. Over the past few years, many of our members have fallen victim to electronic crimes.

Unfortunately, these criminals are becoming more and more sophisticated and complex in their scams.

The three things that you need to remember:

1. NEVER EVER give out your personal information, or bank account and card numbers, in an email, text or phone call, unless you have initiated it and know who you are dealing with.

2. Don't open emails or texts from unknown sources, this can lead to a scam or infect your computer or phone. And refer to #1

3. If it sounds unusual, weird, strange, or too good to be true - you can guarantee someone's trying to scam you. (This is the hard part) - If they are pressing you, and stating it is urgent or an emergency of a family member, you need to stop communication immediately, call family members to verify and call the credit union. And refer to #1.

We appreciate your business!

Jan Wallace, CEO

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### **Annual Notice Regarding Non-Visa Pinless Debit Transactions**

You may use your Visa Debit Card to initiate both Visa debit transactions and non-Visa debit transactions without using a personal identification number (PIN) to authenticate the transactions.

To initiate a Visa debit transaction, you may sign a receipt, provide a card number or swipe your card through a point-of-sale (POS) terminal and choose to route the transaction over a Visa network.

To initiate a non-Visa debit transaction, you may enter a PIN at a point-of-sale terminal or, for certain bill payment transactions, provide the account number for an e-commerce or mail/telephone order transaction after clearly indicating a preference to route it as a non-Visa transaction. We have enabled non-Visa debit transaction processing on the Accell/Exchange and Star networks.

The rights and protections applicable only to Visa debit transactions, including additional consumer liability limits and streamlined error resolution procedures, as described in your Electronic Fund Transfers Agreement and Disclosure will not apply to transactions processed through non-Visa networks.

Please contact the Credit Union with any questions you may have regarding this notice

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## **Kids-A-Riffic Corner**

**We had an unbelievable turnout this year for the  
9th Annual Breakfast with Santa,  
with twice as many children as last year!**

**Thanks to all our Kids-A-Riffic members and their families  
who made the morning so much fun, to the staff of the credit union  
for all their hard work and a special thanks to Santa  
for taking the time out of his busy schedule to listen to all the  
childrens Christmas wishes.**

**We have several contests and events throughout the year for Kids-A-Riffic members, If you have a family member age 0 to 18, sign them up today for a Kids-A-Riffic account, so that they can join in the fun!**

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*Receive the Service you Deserve, from the only Financial Institution in the Central California Valley, Dedicated Solely to Firefighters and Their Families.*

### **Office Information**

5300 N. Fresno  
Fresno, CA 93710  
Phone - 559-228-1997  
Fax - 559-228-0350

Website - [www.ffdcu.org](http://www.ffdcu.org)

### **Office Hours**

8:00 am - 5:00 pm  
Mon, Tues, Thur, Fri  
9:00 am - 5:00 pm  
Wednesday

### **Holiday Closings**

Martin Luther King Jr. Day  
Monday, January 16th, 2012  
President's Day  
Monday, February 20th, 2012

### **Board Members**

Dennis Rohde - Chairman  
Chuck Goosic - Vice Chair  
Rhonda Myers - Secretary  
Al Rush - Treasurer  
Gary Erickson - Director

### **Credit Committee**

Doug Shell - Chairman  
Ray Westrup  
Steve Ciccarelli

### **Supervisory Committee**

Richard Scott Griffith - Chairman  
Don Ockey  
Greg Sheela

### **Staff**

Jan Wallace - CEO  
Meredith Ritter - Operations Mgr.  
Evanjelina Trujillo - Loan Specialist  
Kim Chooljian - Bus. Dev. Coordinator  
Shannon Raley - Accounting Dept.

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\*All rates are current as of publication and subject