



Employee Excellence Award



Resource Center" answers to some common questions about our services



Staff highlights and info

Issue - 10 Volume - 2 Year - 2025



**MIAMI FIREFIGHTERS**  
Federal Credit Union

# The SIREN

## FROM YOUR CEO

**CONTINUING OUR COMMITMENT TO IMPROVE OUR PRODUCTS AND SERVICES IN 2025**

There's been a lot going on at your credit union since our last newsletter, and it's all good! We had an amazing 2024, and we ended the year with record-high assets and income. To make sure our members could earn even more, we kept our share deposit rates high. We also stayed true to our mission of being the top deposit option in our local market. And guess what? At the end of the year, we paid out more in interest to our members than MFFCU earned in income!

On top of that, we kept our loan rates low so that we could help our borrowers during the tough economic times. Credit cards, auto loans, and second mortgages were our top loan categories, and we saw over \$2 million more in loans compared to 2023. Our assets also went up, ending 2024 at \$180 million. Our Net Capital rose to 11.8%, and our liquidity remains very strong. All these figures show that you belong to a very strong financial institution that's thriving and committed to providing you the services that are in line with the Credit Union movement—People helping People.

We invested a lot of time and resources in technology in 2024. We knew we had to give our customers the best banking options when they bank from home or on the go. We also know that the banking industry is moving to both online and mobile banking, and people are spending less time at the bank. So, we focused on making those remote interactions as easy and robust as possible.

In 2024, we launched MessagePay, TransferNow, FedNow, CreditSense, Eltropy, and a new Loan Origination system that lets people apply for loans and mortgages online. We're also rolling out a brand-new Online Banking app and adding new features to our Mobile banking app. And we are not stopping there. We have added 24/7 support for both our debit and credit cards. This way, if you have any issues with your cards during

non-business hours, you won't have to wait until the next day or Monday when we reopen. You can reach us at our main number and Option #2. (Just one number to remember!) Right now, we don't offer Travel Notices or Temporary Increases on the Credit Side, but we're working with our vendor to add those services.

We're also looking into a new, more user-friendly phone system so we can better manage incoming calls. We'll be able to run reports that show us our peak hours, how long it takes us to answer the phone, and how many dropped calls we receive. This way, we can react to any situation that comes up.

We've also introduced a Member interaction survey so you can let us know how we're doing. This short survey is available to all members on our website (SURVEY) or a link may be sent to you after you interact with our staff. This survey will help us measure the service we provide and make adjustments when needed. We hope you see the positive changes we're making to make your banking experience with MFFCU as smooth and enjoyable as possible. If you have any comments or suggestions, please don't hesitate to reach out to me anytime.

## EMPLOYEE EXCELLENCE

MFFCU announces their winners of the Employee Excellence award for the first quarter of 2025

**Romina DelValle**  
**Michelle Zuniga**



Thank you Romina, and Michelle for all your hard work and dedication to our members and the Credit Union!

## EMPLOYEE CENTER

Meet  
the  
Staff

MFFCU is happy to highlight one of our newest employees - **Jessica Novoa**

Jessica works in our Member Services department as a Universal Banker. She comes to MFFCU from United Community Bank where she was a Loan Operations Specialist for the past 6 years. She booked and funded loans, assisted in GL reconciliations and all things loan related. At MFFCU, she assists in Account Openings, Reporting and Quality Control and of course tending to Members needs. She prides herself as a critical thinker and applies analytical skills to solve member's problems effectively and build positive and long-term relationships by consistently meeting and exceeding expectations.

Jessica would like to better herself by expanding her knowledge with every possibility. She would like to learn as much as possible about all roles and areas of the credit union to expand her general knowledge in banking and experience.

## MEMBER COMMENTS

Isis Garcia	Exceptional service and help given by Isis Garcia. Caring, personable, kind and patient are some of the many qualities I experienced while interacting with Mrs Garcia and being assisted by her. I am grateful that you hire such notable employees at the Miami Firefighter Credit Union. Thank you	Janet
Jeiry, Stephanie, Yudirs	it was an amazingly quick and well orchestrated loan process with the three of these girls covering for each other when one wasn't there and making it happen very quick. Great teamwork	Anthony
Jenny	Jenny marvelous, she was very efficient and patient with my lack of computer skills. She made it great experience. Thank her very much for me.	Paul
Jenifer Picart	I wanted to thank you for helping me this morning it was a very pleasant appointment and very knowledgeable on her work and advise to	Ana
Jennifer Picart	It was a pleasure to work with Jennifer. She is friendly, efficient and knowledgeable. Terrific person	Bruce

# WHAT'S NEW?

## New Loan Origination System: MeridianLink: (NOW AVAILABLE)



Credit Cards
Vehicle Loans
Personal Loans
Home Equity Loans
Check Status

We launched our new online system to apply for loans at MFFCU. This app, available for your PC or mobile device, is designed to streamline the entire process and allow us to underwrite and provide quicker responses to your requests. It also has a "Check Status" function so you can check on your application online.

More bells and whistles are now available to make the entire process easier for both the borrower and lender. Docusign via text, more email communication, and more!

Once everyone gets used to the new system, we will even be able to fine tune the system so it can also provide instant approvals for those members that qualify... eventually providing 24/7 lending..

## Contactless/Tap & Go: (Coming Soon!)

We are in the process of working with our vendor to add Tap and Go service to our debit and credit cards. This was another request we have been receiving from our members. We have already purchased and received a new instant issue printer that will be able to provide this service on our cards. We are working with the vendor and Visa to configure our server and add the appropriate security. Once this project is completed, we will send out a notification to the membership. Contactless Credit Cards are available now when issued by our processor with debit cards available by the 4th quarter. All credit cards that are mailed by our processor that come when your current card expires, will be delivered with the contactless option already configured. When the debit project is complete, our instant issue printer will be able to produce both contactless debit and credit cards onsite.



## Shared Branching ID CHECK (May 1st!)

**This new fraud prevention measure allows them to make certain it is YOU trying to access your account, not an imposter.** If you bank at one of our Shared Branch locations, a teller can now identify and authenticate members with out-of-state IDs in the branch through a QR code and one-time passcode multi-factor authentication verification. This additional layer of authentication will be used for: loan payments, cashier's checks deposits, withdrawals, transfers, account inquiries,



### How it works:

1. Scan the QR code located in the branch or visit [verify.coop.org](https://verify.coop.org).
2. Select your credit union's name from the drop-down list.
3. Enter your member number and the last four digits of your social security number.
4. Take a Selfie.
5. TIP: Save your validation for an even quicker experience next time.
6. Show your one-time passcode to the teller (passcode is valid for 20 minutes).



## New Online Banking and Enhanced Mobile Banking: (July 17th)

We are in the last few phases of completing a new project that will upgrade both our Home Banking and Mobile platforms. Each product is in need of additional functionality and that is what we are going to provide. A whole new Home Banking platform and an enhanced Mobile banking experience.

## 24/7 Debit Card Service: (NOW AVAILABLE)

Something that was in great demand....Call after hours and get assistance with your debit card if it has been blocked, lost or stolen card, and even place travel notes if you are traveling outside of the state or country. Just call our main number and select option #2 to get transferred 24 hours a day.

# AUTO LENDING



We recently had 2 very successful auto promos, one was in conjunction with ASI Deals and hosted at Miami Postal Credit Union, and the second was our Flash Sale with reduce rates for ALL auto loans.

Both events were very successful and generated a lot of interest from our members. The Flash sale, a repeat of the same event last year, will be on our agenda again next year. We hope to get one more Auto promo in before year end. We know every dollar counts and allowing you to save money is part of our mission.

# AUTOSENSE

Don't forget, MFFCU offers a lease like product that allows you to get a lower payment for your car, ability to return the car after maturity, or you can finance the balance and keep the car. It is always good to have options, and with reasonable mileage tiers, you can pick what's best for your driving needs.

Check out our calculator to see what your payments could be.

Did you know?

## RESOURCE CENTER

### Q&A SECTION

#### **What happens if I have issues with my Credit or Debit Card?**

You can call the 800 numbers - 866-271-6679 for credit or 800-472-3272 for debit. Both available 24 hours a day

#### **What if I am locked out of Home Banking?**

You can reset your own password by clicking the "Forgot Security Code" underneath the log in area on our website.

#### **How do I use FireLine 24-hour service?**

Dial our main number or call 800-724-7475 directly. If it is your first time calling, put in your account number and last 4 of your SSN. You will be asked to change your password after a successful login.

#### **Do you have Safety Deposit Boxes to rent?**

YES, we have them

and plenty of available boxes. Your annual rent is dependent on the size box you need. Ask for details

#### **I received a text regarding a recent charge. What should I do?**

This means a recent transaction was flagged as potential fraud. It is important that you respond as your card is probably frozen until the transaction can be verified.

#### **What is Shared Branching?**

This is a network of Credit Unions nationwide that allow members from other CU's to bank as though they were at MFFCU. Participating CU's are listed in the directory found on our website under Services, then Shared Branch Locator.

#### **If I am traveling out of the state or out of the country, do I need to call ahead of time to be able to use my debit card or visa credit card?**

YES, please call member services, come inside, or send a secured message to us through your online banking portal under: Messages/Composed Messages.

#### **How can I get a copy of my credit report?**

All borrowers are entitled to a free credit report per year. Use [annualcreditreport.com](http://annualcreditreport.com), however **CreditSense** provides updated credit scores and credit trends all the time via Home or Mobile Banking.

#### **Can I use Zelle at MFFCU and my other bank?**

No, Zelle only allows you to have one account

## MFFCU Calendar

### CLOSED

May 26th: **Memorial Day**

June 19th: **Juneteenth**

**MFFCU does offer 1st Mortgage lending.** We are often asked if we provide financing for home purchases. **YES!**, and will work with you to help you finance this purchase. With optional Fixed Rate or Adjustable products to offer, let us know what works best for you. Come sit down with our Loan Department and get pre-qualified!

Did you know we offer **Gift cards**? Now not only can we "instant issue" a debit card and credit card on demand, we can also provide a gift card to save you the trouble of going elsewhere and standing on line to purchase one.

## TELL US HOW WE ARE DOING

We have created a short survey for all members to tell us how their interactions with the credit union went. The link can be found on any of our emails (at the bottom) or any page on our website (in the Red footer.)

If you need to contact the CEO, that link can also be found at the bottom of any page on our website.



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