



MFFCU announces first "Best of" Employee award



New section - "Resource Center" to answer some common questions about our services



Annual Meeting and the Board of Directors Election

Issue SEPTEMBER Volume - 2 Year - 2023



**MIAMI FIREFIGHTERS**  
Federal Credit Union

# The SIREN

## FROM YOUR CEO

### CELEBRATIONS AND IMPROVEMENTS... ALWAYS WORKING TO ENHANCE THE RELATIONSHIP

Well its been an active couple of months. In July, we supported EMS week with free coffee from Cienfuegos. In August, we celebrated the MFD 125th Anniversary with the firefighters at a rainy Regatta Park and sponsored \$1500 towards the event. Back at home, we raised our Money Market rates and rewarded all current and new account holders with additional dividends. We also made sure our CD rates remained the best in our local market. We continued to watch the Fed raise the Prime Lending rate so we developed our Summer promos by offering discounts on both Auto and Home Equity loans for the summer



months. We finally corrected the technical issues we had with our Credit Card issuing machine, which means new and lost or stolen cards can now be issued at the office immediately instead of the wait that was experienced for the past few months. In addition, we hired a full-time receptionist to better manage our inbound calls. We also opened the side door to allow full access to our members to walk through the Credit Union.

## EMPLOYEE OF THE MONTH

MFFCU announces their "very first" Employee of the Month (July):

**Haydee Geronimo**



**Haydee Geronimo** - Haydee is one of our Loan Officers. She started with the Credit Union as a Member Service Representative, but has really excelled in her current role. Frequently praised by members she serves, Haydee was voted as our Employee of the month for her tireless effort to get members the money they request.

Always putting the needs of the member first, Haydee will always be seen in her office with a member or on the phone closing a loan. You may know Haydee or have had the pleasure of working with her for a new Auto or Personal loan. We are very happy to have her on our Team!

## EMPLOYEE OF THE MONTH

MFFCU announces their Employee of the Month (August):

**Isis Garcia**



**Isis Garcia** - Isis is our Member Services Supervisor. She joined us last year from another Credit Union and has quickly become a vital part of our front office staff. Many of you may have already had interaction with Isis and have witnessed her dedication to our members, always doing what needs to be done to provide an optimal member experience.

The experience she brought to MFFCU has helped us improve many processes as we constantly look for new ways to serve our members. Isis was recently acknowledged by her peers for handling the recent USAR credit card program while the team was deployed.

## MFFCU Calendar

### CLOSED

September 4th - Labor Day

October 9th - Columbus Day

November 10th - Veteran's Day

November 23rd - Thanksgiving

December 25th - Christmas

# "REDLINE ACCOUNT" BANKING FOR OUR YOUTH

## NEW MEMBERSHIP AND ACCOUNTS FOR OUR CHILDREN TO HELP THEM LEARN AND MANAGE THEIR FIRST ACCOUNT

We are developing a new account for our youth. We want to invest in their financial future and help them learn about banking. Intended to help them learn about money and related responsibilities, we will provide learning opportunities, provide no fee savings and checking, deposit matching up to \$50 for the first 6 months, a secured credit card (at 18) that will be converted to unsecured

after 12 months of on-time checks or balancing their payments, and when they're ready, reduced rate and help them begin a credit profile for future borrowing needs. This new account will be known as the **RedLine account** and will be offered to kids up to the age of 21. Parental support will be needed in some cases. Ask an MSR about this account today!

**An account just for them, that they control and learn about banking**

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 - 866-271-8679 for credit or 800-111-2222 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.

### **Are there surcharge free ATM's I can use?**

YES, we have many to choose from nationwide. For a list, goto our website under, Services, then ATM locator

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

All borrowers are entitled to a free credit report per year. Goto [annualcreditreport.com](http://annualcreditreport.com)

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

No, Zelle only allows you to have one account per email/phone

## SUMMER PROMOS

Members can still take advantage of our Summer Promos.

All Home Equity loans (Fixed and HELOC's) are discounted **.50%**



New and Used car loans offer **90 days with no payment** and GAP insurance for only \$260 (cost).



We have offered these opportunities all Summer and until the end of September.



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