



Employee of the Month



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



Meet the new members of the family!

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**MIAMI FIREFIGHTERS**  
Federal Credit Union

# The SIREN

## FROM YOUR CEO

**CONTINUING OUR COMMITMENT TO IMPROVE OUR PRODUCTS AND SERVICES AS WE LOOK FORWARD TO 2024**

Can you believe 2024 is actually here? It has been an active, productive, yet fast 2023 for us here at MFFCU. The economy has been on the forefront of all the decisions we have made throughout the year as the unknown makes it difficult to anticipate the market and therefore how to market our products. We decided to make sure our members had some relief from rising prices by not raising our loan rates and dramatically increasing our deposit rates. Many of you took advantage of our 6% CD offering a couple months back. We wanted to be best in the nation, and we were the first to offer this rate. We also raised our money market rates and those that have one, realized a nice increase in dividends. Internally, we spent a lot of time trying to improve our phone coverage and response time, which was a pain point earlier in the year. We believe we have made great strides in assuring that you are responded to in an acceptable amount of time. Investments in technology and staffing were key initiatives to assure progress in this area. We also pursued advancements in other technological areas. We updated the mobile app, rolled out a new website (with Spanish option), in contract with a new Online

Banking provider (and future mobile banking) that will update the look, feel and features during your online experience. In October, MFFCU held its 76th Annual meeting. It was reported that MFFCU is doing very well and remains strong and sound. With Capital over 11%, and plenty of liquidity, we are well positioned to handle any crisis unlike the banks that failed earlier in the year. The regulators and auditors also paid a number of visits to us this year to do their annual review and reported great results. As we look forward to 2024, we are comforted that we have developed stability at the credit union after significant turnover and new faces this past year. We believe we have a good mixture of tenured staff and new hires that bring with them many years of financial and credit union experience. As it is budget season, we are committed to both our members and staff. Innovative products and services, as well as delivery will always be our focus, and we will invest in staff development as well. 2024 should be a great year for your Credit Union! On behalf of the staff, BOD and Supervisory Committee, I want to wish you and your families the happiest and safest Holiday season.

## NEW FACES JOINS THE FAMILY



MFFCU is happy to announce two new employees joining our team!

**Candice Minott-Stowe** - New Senior Member Service Representative and IRA Specialist. Candice joined the MFFCU family on November 13, 2023, and comes to us with 11 years of banking and financial experience.

**Norma Ortega** - New Receptionist. Norma joined the MFFCU family on October 01, 2023, and comes to us with 15 years of customer service experience.



If you pass by the CU, please welcome them to the family.

## EMPLOYEE OF THE MONTH

MFFCU announces their Employee(s) of the Month(-, October - December



(October): **Alexis Laboy**



(November): **Maria Ines**



(December): **Maria Sol Huertas**

Thank you Alexis, Maria I, and Maria H. for all your hard work and dedication to our members and the CU.

# NEW YEAR PROMOS

## Credit Card Balance Transfers:

MFFCU's credit card has balance transfers at any time and enjoy **0% APR for 6 months.**

NO balance transfer fees, and then a low **10.9%** APR fixed rate. Now is the time to save money and consolidate debt, especially after the holiday spending.

[Apply online today](#) and start the new year right by saving!



Shopping Vacation Balance Transfer

**Need to Save Money & Consolidate Credit?**  
We're here to help! A MFFCU Visa can help you save money on those high interest rate credit cards, especially after holiday spending. Apply today and get 0% on Balance Transfers for 6 months and no balance transfer fees!

**10.9% APR\* NON-VARIABLE RATE**  
After introductory rate

Apply Online Today  
[www.mffcu.org](http://www.mffcu.org)

MIAMI FIREFIGHTERS National Credit Union

## Auto Loan Promo:

MFFCU Auto Loan for the New Year! Get your next car loan for the New Year with **NO payments for 90 Days** with MFFCU. GAP insurance is ONLY \$260, a savings of \$200! Start the New Year right with MFFCU's auto loan. [Apply online today](#) and buy that car you've been wishing for!



**NEW YEAR NEW CAR**

**No Payments for 90 days**  
and GAP Insurance for only \$260

Apply Online Today  
[www.mffcu.org](http://www.mffcu.org)

MIAMI FIREFIGHTERS National Credit Union

## Boat Loan Promo:

**Boat Loans are Here!** Let MFFCU help you buy that boat you've always wanted now with our rates starting **as low as 5.34% APR. Enjoy NO PAYMENTS for 90 DAYS!** Plus, any member that gets financed for a boat through March 31, 2024, will be placed in a drawing to win a new YETI cooler! Now is the time to save money with our low rates and get into that dream boat you've always wanted.

[Apply online today](#) and to set sail!



*Set Sail For Adventures*

Dive into boating life with **Boat Loans**  
as low as **5.34% APR\***

- Rates as low as 5.34% APR\*
- No payments for 60 days

Plus one lucky member will win a YETI cooler!™

Ask a Member Services Representative for details.

MIAMI FIREFIGHTERS National Credit Union



## MFFCU Calendar

### CLOSED

January 1st - New Years Day

January 15th - MLK Birthday

February 19th - Presidents Day

## WHAT'S NEW??

**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!

We are also looking into an entirely new Home Banking system to provide the latest features that are on the market today to make your remote banking experience even easier. Our current contract t not expire until next year, but now is the time to get started so we are ready when it does.

Did you know we offer **loadable 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.



**MIAMI FIREFIGHTERS**  
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# "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 account. Small loans can also 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, [ut 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. 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 number.