



MIAMI FIREFIGHTERS
Federal Credit Union

THE SIREN

MFFCU CALENDAR

CLOSED

Columbus Day: October 13th

Thanksgiving: November 27th & 28th

Christmas Day: December 25th

New Years Day: January 1st

EARLY CLOSURES @ 12PM

Christmas Eve: December 24th

New Years Eve: December 31st

COME JOIN US FOR OUR ANNUAL MEETING!

October 23rd @ 4 PM
1111 NW 7th St
Miami, FL 33136

Time flies! It's already October, and the holiday season is just around the corner. This year, 2025, has been a remarkable period of change and progress for your credit union. We've dedicated considerable time and made significant efforts to enhance our services and provide you with more convenient banking options.

Enhanced Digital Banking

Many of you have appreciated our online banking services, and we've made some exciting improvements. We've upgraded both Online and Mobile Banking, introduced free Credit Score monitoring, simplified P2P transfers, and provided access to your accounts across different platforms. Additionally, we've launched text messaging payments to facilitate those last-minute deposits.

Better Lending Experience

Our new loan system has been operational for six months. Now most of our loan applications are submitted through our online portal. For those of you who prefer to visit our office, we provide a tablet in our lobby for quick on-site applications while you wait to see a Loan Department representative. Through team efforts and system enhancements, we've improved turnaround time and efficiency.

Communication

We have taken several steps to improve how we connect with you. We've hired a second receptionist to assist with in-person visits, and manage incoming calls more efficiently. We launched text messaging for quicker, more efficient communication. We welcomed a new Member Service Manager, who will be focused on improving our services further. We have also hired a new Marketing and Business Development Specialist to strengthen our communication with you and increase the number of visits to stations and SEGs.

Financial Highlights

We're thriving! 2025 is shaping up to surpass our record-breaking year of 2024. We've paid over \$2.2 million in dividends to members who invested in our strong and competitive certificate rates. Our capital remains strong at 11.87%. Our Flash Auto loan sale, held in April was a great success, our lending volume surged by 71% compared to last year. Our total assets have reached an all-time high of \$184 million.

Looking Ahead

Your credit union is doing great. We continue to improve, invest in the future, evaluate our options, and implement change. While we are not perfect, we strive every day to make your banking option one that you can be proud.

NEW ONLINE BANKING AND MOBILE APP

The MFFCU Online Banking and Mobile App make managing your finances easier than ever. With improved features and a more intuitive design, you can quickly check balances, pay bills, transfer funds, and set up account alerts with confidence and ease. The updated mobile app offers improved navigation, stronger security measures, and easier access to the tools you use most. You can now apply for a loan directly through online banking, and your information will carry over automatically for a faster application process. You'll also notice a refreshed look and feel on both desktop and mobile platforms, giving you a seamless experience across all devices. If you haven't already, we encourage you to log in at www.mffcu.org or update your app from your device's app store to start exploring all the new features available to you. Stay tuned for a step-by-step guide designed to help members who need extra guidance using the online platform.



24/7 CARD SERVICE

Life doesn't follow business hours, and now neither does your access to debit and credit card support. With our new 24/7 Card Service, help is always available when you need it most. If your card is lost or stolen, we can help you get a replacement right away. If you simply have questions about recent transactions, our team is available around the clock to assist you. No matter the time or day, you can count on MFFCU to provide the support you need to keep your finances running smoothly.

CARD COMMAND CENTER

We're putting more control in your hands with the new Card Command Center, now available in Online Banking and the MFFCU Mobile App. This powerful feature lets you manage your MFFCU debit and credit cards quickly and easily right from your phone or computer. Whether you're preventing fraud, managing spending, or traveling with confidence, Card Command Center gives you the flexibility and control you need. It brings everything together in one convenient place and so much more. Whether you're preventing fraud, managing spending, or traveling with confidence, Card Command Center gives you the flexibility and control you need.

CREDIT SENSE

Understanding and managing your credit is one of the most important steps toward long-term financial wellness. That's why we offer Credit Sense, a free and easy-to-use credit monitoring tool available to all members. With Credit Sense, you can check your credit score anytime without impacting it, view your full credit report, and receive personalized tips to help improve and maintain your credit health. Credit Sense also includes a credit simulator, which lets you see how different financial actions, such as paying down balances, opening a new credit line, or taking out a loan, could affect your credit score before you make any changes. This feature helps you make smarter and more informed decisions about your credit. You'll also receive timely alerts for key changes to your credit profile, helping you stay informed and protected. Whether you're planning for a major purchase or simply want to keep your finances on track, Credit Sense provides the knowledge and tools you need to make confident financial decisions.

TELL US HOW WERE DOING

We've created a short survey for members to share their feedback about their interactions with the credit union. You can access it by clicking [here](#).

You'll also find the survey link in the footer of any of our emails or on any page of our website.

If you need to contact the CEO, simply click [here](#)

DID YOU KNOW?

Q&A SECTION

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

You can call 305.324.4004 and press **2 for debit** or **3 for credit**. Service is 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?

You can call 305.324.4004 and press 1. 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 plenty of boxes available. Annual rental rates vary based on the size you need—ask us for details.

Can I use Zelle at MFFCU and my other bank?

Yes! You can link multiple bank accounts to your Zelle profile, but each account must be connected to a unique phone number or email address. Keep in mind, Zelle only allows one account per phone number or email at a time.

Can I personalize my account names in the updated online banking system?

Yes, you can nickname your accounts in the new online banking system. Just click on the account you want to change from the main dashboard, select **Account Information**, type your desired name in the **Nickname** field, and press **Save**.

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, call us for the 24/7 Card Services, or access Card Command Center through online banking. Additionally, you can 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?

You can easily access your credit information through CreditSense, available in online banking or mobile app. CreditSense provides updated credit scores and credit trends anytime, helping you stay on top of your financial health. Additionally, all borrowers are entitled to one free credit report per year at [AnnualCreditReport.com](#).

CURRENT PROMOTIONS

HOLIDAY



UP TO \$2,000 & 7.99% APR
FOR 12 MONTHS FOR
NOVEMBER & DECEMBER

* SUBJECT TO CREDIT UNION LENDING GUIDELINES. PAYMENT EXAMPLE: A \$2,000 LOAN AT 7.99% APR FOR 12 MONTHS WOULD HAVE AN ESTIMATED MONTHLY PAYMENT OF APPROXIMATELY \$174.50. OFFER VALID NOVEMBER 1 - DECEMBER 31, 2025.

Your Home. Your Loan. Your Way.

Choose from Home Equity, HELOC, or Mortgage options — **plus \$1,000** towards closing costs in October.

Visit [MFFCU.org](#) for details.



MEMBER COMMENTS

*I feel like I'm receiving great professional attention as soon as I walk into **Melodie's** office. Addressing all of my inquiries and resolving everything immediately.*

***Zaily** as always went above and beyond to resolve what I needed. She still treats us as family, the way it always has been. She is very much appreciated. We love her. She is the heart and the engine of our CU.*

*This member services employee (**Jenifer**) always goes above and beyond to professionally assist us the members. She's an asset to the credit union. Always prompt, attentive and knowledgeable. Kudos to Jenifer for her outstanding service.*

*Everything was done in a timely matter. I'd like to thank **Jeiry** for her assistance and making this transaction so easy. I give this credit union an excellent rating, thank you.*



www.mffcu.org



305.324.4004



memberservices@mffcu.org
loans@mffcu.org



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