

# FFCU Dispatch

4TH QUARTER  
2016

**FIRE FIGHTERS CREDIT UNION**  
9200 E 41ST ST - TULSA, OK 74145  
918.582.1191  
www.firefighterscu.org

## 77th Annual Meeting Notice

Join us for our Annual Meeting:

Date:	Tuesday, March 14, 2017		
Location:	Fire Fighters Credit Union	9200 E 41st St	Tulsa, OK 74145
Event Time:	Open House	10:00 am—4:00 pm	
	Member Registration	4:00 pm	
	Business Meeting	4:15 pm	

*Nominations for Board of Directors positions Posts 5, 6, and 7 will be accepted beginning 02/21/2017 through 03/07/2017.  
To contact a member of the nominating committee, call 918-582-1191.*

*Annual Meeting Notice* 1

*New Auto Rates* 1

*Mobile Deposit* 2

*Loyalty Cash* 2

*Fee Schedule* 3

*Privacy Notice* 4-5

*Holiday Closings* 6

*Dividend Rates* 7

## New Auto Rates

*Driving in a Winter Wonderland*

*New Auto Rates as Low as 1.75%\**

\*annual percentage rate - with approved credit - some restrictions apply - all rates subject to change without notice

**\*Annual Percentage Rate - With Approved Credit - Some Restrictions Apply**

## Mobile Deposit

# Why Wait? Deposit Checks Now!

Now you can make a quick and secure check deposit with our mobile app



Download the Fire Fighters CU OK app



ENROLL VIA VIRTUAL BRANCH ONLINE - RESTRICTIONS MAY APPLY. DATA RATES MAY APPLY (CONTACT PHONE CARRIER FOR DETAILS)



## Loyalty Cash Is Available!

We're Giving a Little Extra this Holiday...

Add \$1,000  
to Any New Loan

*With Approved Credit\*, Some Restrictions Apply*



Get the 'Find Branch' App  
for After Hours Locations



# Fee Schedule

ACCOUNT FEES	Account Number Change Fee (Unless Confirmed Fraud)	\$ 10.00	Per Occurrence
	ATM Inquiry <sup>1</sup>	\$ 1.00	Each
	ATM Withdrawal <sup>1</sup>	Free	
	Coin Counting (Free up to \$300)	4.00 %	Of Balance Over \$300
	Corporate Checks—Member	\$ 3.00	Each
	Corporate Checks—Non-Member	\$ 5.00	Each
	Draft (Check) Copy	\$ 5.00	Each (Free via Virtual Branch)
	Early Holiday Share Withdrawal	\$ 10.00	Each
	History Print Out	\$ 5.00	Each
	Inactive/Dormant Account Fee	\$ 2.00	Per Month
	International ACH Transaction [IAT] Fee	\$ 5.00	Per Item
	IRA Administration Fee (Annual)	\$ 30.00	Per Year
	IRA Closing Fee	\$ 50.00	Each
	Large Cash Deposit Counting Fee	\$ 20.00	Over \$12,000
	New Debit Card (Initial Order)	Free	
	New Membership Fee	\$ 5.00	Each
	Non-Sufficient Funds [NSF] Fee	\$ 29.00	Each
	Overdraft Advance Fee <sup>2</sup>	\$ 29.00	Each
	Overdraft Protection From Shares	\$ 5.00	Per Transfer
	P.O.S. Chargeback/Copy Request (Unless Confirmed Fraud)	\$ 25.00	Each
	Reconciliation/Research (1 Hour Minimum)	\$ 30.00	Per Hour
	Regulation D Exception Transfer	\$ 29.00	Each
	Replacement Debit Card/PIN	\$ 10.00	Each
	Return Statement Fee	\$ 5.00	Each
	Returned Deposit Item—3 <sup>rd</sup> Party	\$ 15.00	Each
	Returned Deposit Item—Member	\$ 29.00	Each
	Share Draft Account Service Fee	\$ 3.00	Per Month
	Statement Copy	\$ 10.00	Per Month
	Stop Payment Request/Cancellation	\$ 29.00	Each
	Virtual Branch [VB] Online Banking	Free	
VB Bill Pay Service	\$ 6.00	Per Month	
VB (Bill Payment) Check Copy	\$ 35.00	Each	
VB (Bill Payment) Research Fee	\$ 50.00	Per Hour	
LOAN FEES	Collateral Protection Insurance [CPI] Fee	\$ 50.00	Per Loan
	GAP Cancellation Fee	\$ 25.00	Each
	Loan Late Fee	\$ 35.00	After 5 Days
	Loan Subordination Fee	\$ 75.00	Per Occurrence
	Lost/Replacement Lien Release	\$ 10.00	Each
	Refinance Fee	\$ 50.00	Per Loan
	Repossession Fee	\$ 50.00	Each
	Skip-A-Pay Fee	\$ 30.00	Per Loan
	Telephone Payment Fee (1-time Payment from Non-FFCU Account)	\$ 10.00	Per Loan
	Warranty Cancellation Fee	\$ 25.00	Each
MISCELLANEOUS FEES	Collection Item	\$ 25.00	Each
	Deposit Verification	\$ 15.00	Each
	Foreign Collection Item	\$ 50.00	Each
	Legal Process Fee (i.e., garnishment, levy or subpoena)	\$ 50.00	Per Occurrence
	Non-Member Check Cashing Fee	\$ 5.00	Each
	Safe Deposit Box Drilling Fee	\$ 125.00	(Estimated)
	Safe Deposit Box Key Deposit	\$ 10.00	(Non-Refundable)
	Safe Deposit Box NSF Payment Fee	\$ 29.00	Per Occurrence
	Wire Transfers (Incoming)	Free	
Wire Transfers (Outgoing)	\$ 15.00	Each	

<sup>1</sup> ATM terminal owner may charge an additional fee.

<sup>2</sup> The categories of transactions for which an overdraft fee may be imposed are: share draft (check), in-person withdrawal, automated clearing house (ACH) or any other electronic means.

# Privacy Notice

Rev. 12/2010

## FACTS WHAT DOES FIRE FIGHTERS CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>■ Social Security number and account balances</li> <li>■ payment history and transaction or loss history</li> <li>■ credit history and credit scores.</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	All financial companies need to share <b>members'</b> personal information to run their everyday business. In the section below, we list the reasons financial companies can share their <b>members'</b> personal information; the reasons Fire Fighters Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Fire Fighters CU share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

<b>Questions?</b>	Call 918-582-1191 or go to <a href="http://www.firefighterscu.org">www.firefighterscu.org</a>
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# Privacy Notice

Page 2

Who we are	
Who is providing this notice?	Fire Fighters Credit Union
What we do	
How does <b>Fire Fighters Credit Union</b> protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does <b>Fire Fighters Credit Union</b> collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>■ open an account or apply for a loan</li> <li>■ pay your bills or use your credit or debit card</li> <li>■ make deposits or withdrawals from your account.</li> </ul> <p>We also collect your personal information from others, such as credit bureaus or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>■ sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>■ affiliates from using your information to market to you</li> <li>■ sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Fire Fighters Credit Union has no affiliates.</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>We may disclose nonpublic, personal information to nonaffiliated third parties (such as consumer reporting agencies) as permitted by law.</i></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>■ <i>Our joint marketing partners (such as plastic card processors) maintain the same privacy standards as Fire Fighters Credit Union.</i></li> </ul>
Other important information	

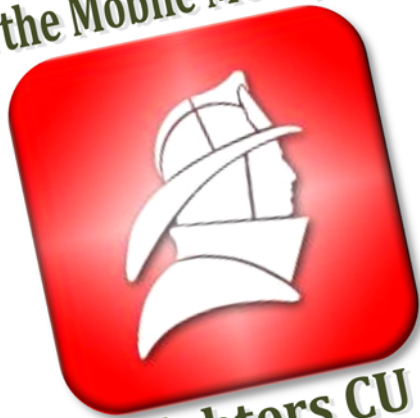
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**2017 Holiday Closings**

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New Year's Day	CLOSED	Monday	January 2
Martin Luther King, Jr Day	CLOSED <i>CO-OP BRANCHES OPEN</i>	Monday	January 16
Presidents' Day	CLOSED <i>CO-OP BRANCHES OPEN</i>	Monday	February 20
Good Friday	CLOSED <i>CO-OP BRANCHES OPEN</i>	Friday	April 14
Memorial Day	CLOSED	Monday	May 29
Independence Day	CLOSED	Tuesday	July 4
Labor Day	CLOSED	Monday	September 4
Columbus Day	CLOSED <i>CO-OP BRANCHES OPEN</i>	Monday	October 9
Thanksgiving Day	CLOSED	Thursday	November 23
Day after Thanksgiving	Open 8 – noon <i>CO-OP BRANCHES OPEN</i>	Friday	November 24
Christmas Eve (observed)	Open 8 – noon <i>CO-OP BRANCHES OPEN</i>	Friday	December 22
Christmas Day	CLOSED	Monday	December 25
New Year's Eve	Open 8 – noon <i>CO-OP BRANCHES OPEN</i>	Friday	December 29

Get the Mobile Money App



Fire Fighters CU OK



## Dividend Rates

Effective 12/31/16	Rate	APY <sup>†</sup>
<b>Regular Shares</b>		
\$25.00 - \$5,000.00	0.15 %	<b>0.16 %</b>
\$5,000.01 - \$20,000.00	0.30 %	<b>0.30 %</b>
\$20,000.01 & over	0.40 %	<b>0.40 %</b>
<b>Holiday Shares</b>	0.40 %	<b>0.40 %</b>
<b>IRA Shares</b>	0.65 %	<b>0.65 %</b>
<b>Share Draft</b>	0.05 %	<b>0.05 %</b>

Share rates are subject to change on a quarterly basis at the discretion of the Board of Directors. The average daily balance requirement for a share account to earn dividends is \$25.00.

<sup>†</sup>Annual Percentage Yield

## Certificate of Deposit Rates

Effective 12/23/16	Amount	Rate	APY <sup>†</sup>
<b>6 mo Share CD</b>	\$500 - \$95,000	0.60 %	<b>0.60 %</b>
<b>1 yr Share CD</b>	\$500 - \$95,000	0.75 %	<b>0.75 %</b>
<b>2 yr Share CD</b>	\$500 - \$95,000	1.10 %	<b>1.10 %</b>
<b>Jumbo Share CD</b>	\$95,001 & over	0.85 %	<b>0.85 %</b>
<b>6 mo IRA CD</b>	\$500 - \$95,000	0.60 %	<b>0.60 %</b>
<b>1 yr IRA CD</b>	\$500 - \$95,000	0.75 %	<b>0.75 %</b>
<b>2 yr IRA CD</b>	\$500 - \$95,000	1.10 %	<b>1.10 %</b>
<b>Jumbo IRA CD</b>	\$95,001 & over	0.85 %	<b>0.85 %</b>

Jumbo CDs = 1 year term (minimum). CD rates are updated weekly.

<sup>†</sup>Annual Percentage Yield

The credit union may report information about your account to credit bureaus. Late payments missed payments or other defaults on your account(s) may be reflected in your credit report.