

FOUR ALARM NEWS

Hot Topics for 3rd Quarter 2025



Ben Laurendeau

PRESIDENT'S MESSAGE

IN UNCERTAIN TIMES WE ARE HERE FOR OUR MEMBERS

You trust your credit union. That comes from a long and serious commitment to always do the right thing for our members. We value that trust immensely and appreciate that you are open to working with us when there is an issue on your account. The problem comes

when you *think* you are talking to your credit union, and it is in fact a fraudster.

We have become aware of a significant and disturbing trend of members being contacted by a phone call or even texts in some cases from bad actors impersonating credit union employees. They often claim to be from the "fraud department" and want to assist you with some bogus charges on your account. They use this angle to gain sensitive account information they can use to perform *actual* fraud on your account.

Please be aware that if the credit union contacts you, we will NOT be asking for your account number, card number, or PIN associated with your card. We know that information and would not need it from you. If someone asks for this information, be very cautious. Fraudsters are slick and convincing, but a little wariness will serve you well.

Sharing details with someone on a call you originate to a known number is always a safer bet. If you encounter an incoming call from someone seeking sensitive information, I encourage you to hang up and call FireFighters Community Credit Union at our published number of **216-621-4644**. That way you can be sure you are talking to us, and we can make sure your account is protected.

Privacy Notice – Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at ffcommunity.com or we will mail you a free copy upon request if you call us at 216-621-4644.



MORE THAN REPAIR:

What a **Home Equity**
Loan Can do for You

It's the other major part of the home loan pie! **Home equity loans are an amazing tool for homeowners to access the money they've already invested in their home.** Very frequently, borrowers will seek a home equity loan to keep it "all in-house," using those funds to reinvest in their home and property. From emergency repairs to aesthetic "glow-ups," home equity can grant peace of mind when a pricey disaster strikes your living space, or it can be a savvy way to ratchet-up your home's resale value.

But we're asking you to get out the door and think beyond home repair and renovation. As the kids say, you can "touch grass" with a home equity loan, too! For many of us, there's a dream destination we've pined for. The one trip we desperately need to break from all the stress and hustle. No doubt the sizeable price tag on a major vacation has kept you from the restoration you might need – and that's another place where a home equity loan can help! Financing your getaway can be a sensible way to shout "YOLO" (You Only Live Once) and seize that dream destination before it's even harder to make the journey.

But what about folks who have other financial concerns in the forefront? Credit card debt is at a record high, and the price of education continues to skyrocket. Many of us are carrying high interest debt that dictates how we spend and what we do with our lives. For some, a lower-rate home equity loan could reconsolidate troubling debt - granting a little peace!

Through the month of **July**, FFCCU wants you to take any of these roads – and we'd like them to be a bit **MORE** traveled for our members. With **rates as low as 5.99% APR***, you can let your imagination run wild. Head to ffcommunity.com or call **216.621.4644** to get the adventure started today.

**WANT TO GET STARTED ON A
HOME EQUITY LOAN TODAY?
SCAN THIS QR CODE TO BEGIN:**



*Terms and restrictions apply. Visit ffcommunity.com/home-equity-loans for full details



Accounts are insured up to \$250,000.00 by American Share Insurance. This institution is not federally insured by member choice.
MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY.



WELCOME NEW TEAMMATES



Erin Mansfield
Chief Retail
Officer



Josh Ondo
Chief Marketing
Officer



Rosa Green
Financial Service
Representative



Faith Thomas
Financial Service
Representative



Imani Bell
Member Contact
Center Representative



Ryleigh Dawson
Teller



Patrick Flynn
Member
Contact Center
Representative



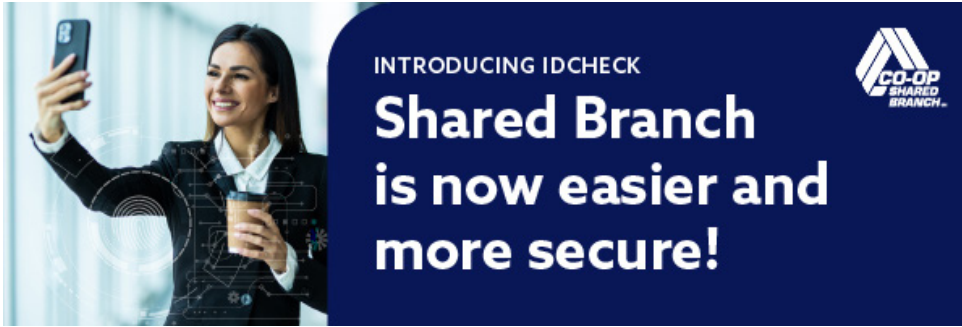
Lizzy Everts
Member
Contact Center
Representative

IMPORTANT BRANCH CLOSURE DATES

Fri., July 4: Independence Day

Mon., September 1: Labor Day

Online banking and our mobile banking app are available any time to transfer funds, pay bills, and more.



One of the most powerful benefits for FFCCU members – and indeed, members of our fellow credit unions – is Shared Branching. If you aren't familiar: Co-op shared branching is a member benefit whereby FFCCU members (like you!) can access participating credit unions to conduct day-to-day transactions.

Many of these shared branching credit unions also operate Co-op shared ATMs that allow you surcharge-free access. This collaborative service empowers credit union members (again: you!) to have access to hundreds of branches throughout the United States, and offers surcharge free access to more ATMs than most commercial banks can offer!

But the scammers are always on the prowl - and they've found ways to exploit this service, too! In order to combat (primarily interstate) fraud, our partners at Velera are implementing a new procedure. **IDCheck** is a system by which you can use a link or QR code to check in to a shared branch digitally. This procedure will only apply if you are attempting to access shared branching outside of Ohio, and that branch should provide the QR code on site.

The steps are simple to follow, and we walk you through the process over on the **FFCCU YouTube channel** (look for the "Digital Banking" playlist).

VISIT [VERIFY.COOP.ORG](https://www.verify.coop.org) TO START THE IDCHECK PROCESS

FUNDS AVAILABILITY | Effective **July 1, 2025**, the following regulatory changes for check holds will occur: Next day availability will increase from \$225 to \$275. Exception holds for large check deposits totaling \$5,525 or more will increase to \$6,725



MOST VALUABLE TEAMMATE: VEE VLACH MERRY MERRY VEE SAVES THE HOLIDAYS

The weather outside was frightful (a downpour) and the deadline for Adopt-A-Family had just passed. A generous member scrambled into the branch with an item that shipped to them late - a desperately desired box of skates for a family experiencing pediatric cancer. However, The Littlest Heroes had already sent gifts out to sponsored families! With other support

unavailable, Vee wasn't going to let anything ruin Christmas! While covering an increased workload at the branch, she broke out the wrapping paper, slogged through the rain, and mailed the precious gift directly to the family.

Vee's willingness to go the extra mile embodies both the holiday spirit, and the spirit of "People Helping People." She was the crucial connection between teammates, members, and community: all of whom received some seasonal cheer thanks to Vee!