



APB

OCTOBER 2015

FINANCIAL SERVICES FOR FIRST RESPONDERS



POSITIVE REFLECTIONS:

As of August 31, 2015

Assets	\$794,427,885.16
Loans	\$462,109,346.34
Shares	\$678,740,419.70
Members	37,027

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 Find us on Facebook! Search for SF Police Credit Union and "Like" our page today.
www.facebook.com/sfpolicecreditunion

Start Planning Now to Avoid Debt This Holiday Season

Thanksgiving and the holiday season are just around the corner, but for some, the approach of the holidays brings about over-spending, new debt and stress. Sensible finances are critical for this time of year and can give you the peace of mind needed to spread joy. Keep the season bright beyond the holiday bustle with our services.



Mobile and Online Banking

SFPCU's Mobile Banking app allows you to keep tabs on your spending when you are on-the-go. Whether you are caught in lines at the mall or gearing up for early-bird, door-buster deals, you can stay within your holiday budget by checking your balance, making a transfer or depositing a check right from your phone or tablet at any time.



Holiday Savings Account

Plan for end-of-the-year spending sprees now with the right savings account. Luckily, the holiday season does not have to hit your wallet unexpectedly. With a Holiday Savings Account at SF Police Credit

Union, you can separate your holiday budget from your routine expenses, allow it to earn interest and make withdrawals when it's time to share the holiday spirit with loved ones.



Low-Rate Visa® Credit Cards

Even if your account balance and your kids' wish lists are not aligned, don't let the holidays dig you into a financial hole. Our low-rate Visa Platinum Card can keep your debt from spiraling out of control and allow you to pay for your holiday purchases over time.



Special Limited Time Offer!

Now through 12/31/15, we are offering a **0% APR** introductory rate on purchases and balance transfers. For full terms and conditions, visit www.sfpcu.org/visapromo



Visit www.sfpcu.org for details or stop by one of our branches to find out how we can help you start planning for your holidays.

Announcing the Winner of Our Everyday Heroes Photo Contest!



First Place

To celebrate our First Responders this summer, SF Police Credit Union held a photo contest and asked members to capture images of police, fire or EMT professionals performing good deeds in our community.

Now SF Police Credit Union is pleased to announce the winner of our Everyday Heroes Photo Contest!

First Place

Congratulations to Officer Kenneth Syring on winning 1st Place!

Officer Syring, along with Officers Abbas Husain and Johnny Lara, were detailed to the Fillmore Jazz Festival and stopped to capture this special moment with some festival attendees.

Officer Syring was awarded \$1,000 for charity – which he and his partners chose to donate to the Syrian Children's Relief Fund – and \$100 to keep.

We had many worthy entries to our summer photo contest. To view our runners-up, visit <https://www.sfpcu.org/contestwinners>.

SFPCU COLLEGE SCHOLARSHIPS

2016 Applications Available Now



Applications for our 2016 Scholarship Awards are available now through December 31! We will be awarding four \$1,000 scholarships to members who have demonstrated academic excellence and contributions to their communities.

Apply Now

For full details visit www.sfpcu.org/scholarships or call us at **800.222.1391**.

Requirements and Evaluation Criteria

To be considered for an SFPCU scholarship, candidates must meet the following criteria:

- Maintain a minimum 3.0 cumulative GPA.
- Must be an SFPCU member for at least six months prior to applying for this scholarship.
- Must be accepted to or already attending a full-time undergraduate program of study at a college or university.
- Previous winners, the Board of Directors, SFPCU employees, Volunteer Committee members and their families are not eligible to apply.

Call Box

A QUARTERLY INSERT TO YOUR APB NEWSLETTER | OCTOBER 2015



The Call Box is published with contributions from the Education Committee: Leroy Lindo, Mike Mahoney and Mindy Pengel

The SF Police Credit Union 2015 Board of Directors Emeritus Award

For the second year in a row, SFPCU's Cissy Yin was honored with the Board of Directors' Emeritus Award recognizing employee excellence. For her hard work and positive contributions to both the Credit Union and the community, Cissy received a cash award of \$2,500, a framed certificate and a crystal trophy that is displayed in our Irving Street branch.

This year, the Board of Directors also chose to acknowledge four additional employees for their valuable contributions to the Credit Union: Lily Chew, Jennifer Li, Natalie Del Sarto, and Brandi Waymire! Congratulations to all of our award winners!



Cissy Yin (center) pictured with SFPCU's Board of Directors

CUNA Volunteer Certification Program *By Leroy Lindo*



In August, I had the pleasure of interviewing SF Police Credit Union Board member Glenn Sylvester, who attended a week-long Volunteer Certification Program last September that was offered through the Credit Union National Association (CUNA). Mr. Sylvester is the first volunteer official of the Credit Union to receive this certification.

Below is my interview with Glenn Sylvester:

Q: What is the CUNA Volunteer Certification Program?

A: The CUNA Volunteer Certification Program is a 40-hour training program offered to credit union Board and Supervisory Committee members that provides a comprehensive overview of credit union operations.

Q: Who is eligible to attend this program?

A: All volunteer Board and Supervisory Committee members are eligible.

Q: Why did you choose to attend it?

A: I attended the program to enhance my knowledge of credit union "best practices" to assist me in making decisions that are in the best interest of our members.

Q: What was the training comprised of?

A: Topics covered areas such as CEO Oversight, Governance, Safety and Soundness, Strategic Planning, and Board Operations & Development.

Q: How was your training validated?

A: I was tested every day during the program to grade my comprehension of the subject matter and also participated in group discussions.

Q: What did you like best about the program?

A: As a result of this training, I gained valuable knowledge that has made me a more effective Board member of the SF Police Credit Union.



Protecting Your Credit

By Mike Mahoney

With credit card fraud on the rise, knowing that charges posting to your card are truly ones you made is critical. To protect its members, the SF Police Credit Union uses the Falcon Fraud Manager, a sophisticated fraud detection tool that monitors charges made to your card 24/7 and assigns a "risk" score to each transaction. If a charge is flagged as risky, you will be contacted by Falcon to verify the purchase. Should you receive a call from Falcon Fraud Manager, please know that they are calling to verify potentially fraudulent charges made to your account, and are not trying to "con" you out of something.

As one who has personally experienced how the service works, I would like to share my story with you as an example of what to expect, and what NOT to do, if contacted.

On a Friday afternoon in May, I received a telephone call while lining up a tricky 35 foot downhill putt on the local golf

course. The caller said he was calling on behalf of the SF Police Credit Union to see if I had made a \$7.00 charge to a business in Copley, Ohio that day. Being a retired police inspector, I am suspicious of anyone calling me about my credit card activity, so I told him I would check with my wife and call him back. The caller gave me an 888 phone number and told me to call back as soon as possible, as Falcon would place a hold on the account until the charge was verified. However, I discounted his threat of placing a hold on my card and continued to play golf. My plan was to call the Credit Union on Monday.

On Sunday, as I attempted to purchase wine at a local winery, I was dismayed to learn that my SFPCU Visa card was declined as the account was closed. When I reached the SFPCU Call Center, I was informed that the card was cancelled due to suspicious activity and that a new card would be issued for me.

After speaking to an SFPCU representative, I learned that fraudsters start by trying to charge a small amount on a credit card to see if it will go through. If successful, the fraudster tries charging a larger dollar amount with the same card. In this case, the Falcon Fraud Manager software had flagged the \$7.00 as potentially fraudulent and needed to verify it with me. Because I had not called the Falcon associate back to stop the fraud, the card was closed.

If you receive a call from **888.918.7313**, it is NOT an attempt to learn your confidential account information, but is the fraud monitoring service verifying whether you made a potentially fraudulent transaction, so call back immediately. The Credit Union has also made an upgrade to Falcon for debit cards, where instead of a personal call, you will receive an automated notification call that lets you verify the purchase in question using your touch-tone phone. For more information about Falcon Fraud Manager, refer to the SFPCU Website, Security section.



Shred Days Are a Success!

MINDY PENGEL REPORTS ON SFPCU'S SEPTEMBER SHRED DAY EVENTS

The Credit Union holds two Shred Day events per year: one in the spring, and one in the fall. During these events, members can bring their old documents to be shredded by a secure service for free. The most recent Shred Days took place on September 11 (San Mateo Branch) and September 12 (Irving Street Branch). I visited the event in San Mateo to speak to some members about their experience.

Several members mentioned how convenient it is to drop off boxes of paper at the industrial shred truck instead of having to shred papers one by one at home. Member Karen C.'s father retired from the SFPD in 1962 and she brought some of his personal documents from the 1970's to shred! She made plans to attend the Irving Shred Day the following day, too. "It's painless, easy, and there are free snacks."

The San Mateo event certainly seemed to be a success. Member Greg O. called the Shred Day event "wonderful", pointing out how it's secure and eliminates worry about identity theft. Another member, Darlene, says she saves her papers all year specifically for Shred Day. "Everyone is so nice and they unload your papers for you. You can tell how excited I am. I love it."



Member Karen C. is shown here with the shred truck and bags of papers from the 1970s!

CURRENT PROMOTIONS

To learn more about any of these promotions, please call 800.222.1391 or visit our website at www.sfpcu.org

VISA® PROMOTION SFPCU PLATINUM VISA®

- Limited Time Offer! Now through December 31, 2015
- Balance Transfer Rate of 0% APR*
- 0% APR* on New Cardholder Purchases

* APR = Annual Percentage Rate. Offer valid 10/1/15 – 12/31/15, purchases and balance transfers must be made during this period to qualify. The Balance Transfer rate of 0% APR is valid for 12 months from each transaction date. Offer is only valid for balance transfers from existing credit card balances at other financial institutions. The Introductory rate of 0% APR is valid for purchases on new accounts opened during the promotional period, and is valid through the January 2017 statement cycle. After the introductory periods, the promotional rates will return to standard purchase/balance transfer rate (Rate based upon Prime Rate + a Margin of 6-12%). All new applications are subject to terms, conditions and credit approval. You must be at least 18 years of age to apply, and show ability to repay future balances or apply with a co-signer if you are under the age of 21. Rates, fees and terms are subject to change at any time, contact us for more information.

0% APR*
On Balance Transfers and
New Cardholder Purchases!

MEMBER REFERRAL PROMOTION (STARTS 10/15/15)

- Refer family or eligible co-workers for SFPCU membership
- Unlimited Member Referrals
- Promotion starts October 15, 2015
- Once they join, we'll give you \$25 and they'll get \$25 for their opening deposit. Plus, your new member can earn an additional \$50 if they open a Global ATM Checking Account!

* Offer ends 12/31/15. Referral Bonus: Within 5 business days of new member account opening, \$25 will be credited into referring member's savings account. New Member Bonus: \$25 will be used as opening deposit for the new member's account and shall be reversed and returned to SFPCU if the account is closed within 12 months after the date opened. Minimum account balance to open account and obtain APY is \$25.00. Checking Bonus: New account holder will receive an additional \$50 if a new Global ATM Checking account is established within the promotional period. The \$50 bonus will be deposited into the new checking account within 30 business days after account opening. Bonuses may be tax-reportable. Rates, terms and conditions apply and are subject to change.

GET \$25
for yourself,
Up to \$75
for them!*

THE SF POLICE CU PRE-OWNED SALES EVENT

Saturday, October 10th from 9 a.m. to 5 p.m.
Sunday, October 11th from 10 a.m. to 5 p.m.

6001 Gibraltar Drive, Pleasanton, CA 94588

Large selection of used vehicles available:
Imports, domestics, luxury vehicles, SUVs,
mini vans, trucks and sport performance vehicles.

For more information, visit <https://www.sfpcu.org/carsale>



CO-OP® ATM NETWORK

With your SFPCU Debit Card, you can:

- Get cash at **30,000** fee-free ATMs, including locations at 7-Eleven,[®] Costco[®] and Walgreens.
- Plus, SFPCU members have fee-free access to Bank of the West ATMs.

With Global ATM Checking, you can use any ATM anywhere you are – if another institution charges you, we refund the fees.*



SHARED BRANCHES

Get access to your SFPCU accounts when you're away from home!

- Make deposits, withdrawals and loan payments at over **5,000** Shared Branch locations nationwide.

To access your account, you'll simply need your account number and a current ID.



Is America Prepared to Retire?

TWO-THIRDS OF US HAVE NO FINANCIAL PLAN

Provided by Chris Breault, your MEMBERS Financial Services representative



Only 48 percent of Americans say they think they are saving enough. And

30 percent feel that they are not even slightly confident that they are saving enough for retirement. That finding comes from the 2015 Consumer Financial Literacy Survey conducted by the National Foundation for Credit Counseling. (The survey collected data from 2,017 U.S. adults.)¹



Only 40 percent of us keep a regular budget. If you are one of those two out of

five Americans, you're on the right track. While this percentage is on par with findings going back to 2007, the study also finds that only 29 percent of Americans are saving any part of their annual income toward retirement.¹



Relatively few seek the help of a financial professional. When asked "Consider-

ing what I already know about personal finance, I could still benefit from some advice and answers to everyday financial questions from a professional," 75 percent of respondents agreed with the statement. Yet only 12 percent indicated that they would seek out the help of some sort of financial professional if they had "financial problems related to debt." While it isn't surprising to think that 25 percent of respondents would turn to friends and family, it may be alarming to learn that 18 percent would choose to turn to no one at all.¹



Defined goals lead to definite plans. If you set financial objectives and plan for them, you vault ahead of most Americans—at least according to these findings.

A written financial plan does not imply or guarantee wealth, of course; nor does it ensure that you will reach your goals. Yet that financial plan does give you an understanding of the distance between your current financial situation (where you are) and where you want to be.



How much planning have you done? Retiring without a financial plan is an enormous risk; retiring with a financial plan that hasn't been reviewed in several

years is also chancy. A relationship with a financial advisor can help to bring you up to date about what you need to do, and provide you with more clarity and confidence when it comes to the financial future.

Chris Breault may be reached at **415.682.3361** or <https://www.sfpcu.org/mfs>

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Branch and ATM Locations

In addition to SFPCU locations, as an SFPCU member you also have access to fee-free CO-OP ATMs, Shared Branch locations and Bank of The West ATMs.

Find fee-free ATM locations nearest you:

www.sfpcu.org/locations

SFPCU Online

Online Banking / Mobile Banking:

www.sfpcu.org

iPhone® and Android™ Mobile Banking App:

Search for SF Police CU in the iPhone App Store or Google Play to download our apps for free!

Facebook:

www.facebook.com/sfpolicecreditunion

SFPCU Contact Information

24/7 Call Center:

800.222.1391 or 415.564.3800

MemberLink 24-hour transactions:

415.242.2142 or 800.871.3419

Email:

Members_Info@sfpcu.org

Other SFPCU Services

MEMBERS Financial Services:

415.682.3361

BALANCESM Program:

888.456.2227

No-cost Auto Buying Service:

800.716.9550

HOLIDAY NOTICE

SF Police Credit Union branches will be closed:

Columbus Day – Monday, October 12th

Veterans' Day – Wednesday, November 11th

Thanksgiving Day – Thursday, November 26th

Thanksgiving Friday – Friday, November 27th

Christmas Eve (closed at noon) –

Thursday, December 24th

Christmas Day – Friday, December 25th

For assistance during closed hours, call our 24/7 Call Center at **800.222.1391** or MemberLink, the 24-hour transaction line, at **800.871.3419** or **415.242.2142**; or access SFPCU Online Banking at www.sfpcu.org.

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