



Houston Texas Fire Fighters  
Federal Credit Union

## **THE+SIREN** Newsletter

The official publication of Houston Texas Fire Fighters FCU.

**1st Quarter  
2023**



### **Take advantage of a Balance Transfer NOW! Save Money**

by paying off those high-interest credit card balances.

At Houston Texas Fire Fighters FCU, we want to help you start the year off on the right foot. Pay off existing credit card account balances, then cut costs at the same time with a low **0.00% APR<sup>1</sup> for 6 months<sup>2\*</sup>** with a 3%<sup>3</sup> balance transfer fee.

**Hurry! This offer expires March 31, 2023.**

\*Following the special offer period, your variable rate will be 7.15% -18.00% APR<sup>1</sup> depending on creditworthiness and will vary with the Prime Rate.

To transfer an existing balance, choose one of the following options:

1. Login online, click on the credit card tile and choose Balance Transfer.
2. Give us a call 24/7 at **866-820-3867** to transfer balances.
3. Visit your nearest branch.

<sup>1</sup>APR=Annual Percentage Rate. Special rates are valid only for balance transfers from other credit card companies, financial institutions, or department store credit cards. Your special rate will not apply for checks made payable to you, cash, or to make payments toward amounts you owe Houston Texas Fire Fighters FCU. Continue to make your monthly payments to the issuer/merchant until you receive a statement from the issuer/merchant reflecting the balance transfer payment. Houston Texas Fire Fighters FCU will not be responsible for any finance charges or late fees incurred due to your nonpayment. Any balance transfers processed after the promotional period will incur finance charges at the standard rate. To the extent your payments exceed the minimum payment due each billing period, we will apply them to balances with high APRs prior to

balances with low APRs. <sup>2</sup>The promotional APR will remain in effect until the 1st billing cycle after the promotional 6-months period. New Card holders will have a 0% Intro APR for 6 months that can be used on Retail Purchases and Balance Transfers. Cash advances will be charged the standard rate in effect on your card. Upon the 1st billing cycle after the promotional 6-months period, interest will start accruing on all outstanding balances. Transfers must be made by March 31, 2023. <sup>3</sup>A 3% fee will be charged for each balance transfer.

[Click here to transfer your balance!](#)





# DEBT CONSOLIDATION

**WE'VE GOT YOU COVERED WITH A PERSONAL LOAN AT HTFFFCU**

Take back control of your finances with a Personal Loan at HTFFFCU! Consolidate debt such as credit cards, student loans, medical debt, and other high-interest debts into one affordable monthly payment. To assist our valued members, **we are lowering loan rates by 1% for debt consolidation loans.\***

Get your financial life back on track when you consolidate!

- Lower interest rates
- Pay down debt faster
- Simplify your finances with one monthly payment

\*Special discount rate runs February 1, 2023 - March 15, 2023



## 2023 Scholarship Program

Are you or someone you know planning to start college in the Fall of 2023? If so, apply for our scholarship program for the chance to be one of six lucky recipients!

[Click here to learn more about our program or to apply.](#)

## What will the REAL VALUE of your savings be in 5 or 10 years??

### INFLATION MATH

Your Accumulated Retirement Savings \$ \_\_\_\_\_  
*add Annual Interest Earned* \_\_\_\_\_ % \$ \_\_\_\_\_  
*subtract Inflation* \_\_\_\_\_ % \$ \_\_\_\_\_  
Real Value of Your Retirement Savings,  
this time next next year \$ \_\_\_\_\_

Should you think about using just a part of your savings to help offset the effects of inflation, while retaining the liquidity that you need?

Are you sure that you know all of the options that you have, including some without the risk of loss of principal due to market declines?

Let me help you understand the options. Contact me to schedule a no-obligation meeting.

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<b>Not Insured by NCUA or Any Other Government Agency</b>	<b>Not Credit Union Guaranteed</b>
<b>Not Credit Union Deposits or Obligations</b>	<b>May Lose Value</b>



Start financially fresh in the new year. As we enter 2023, take some time to review your budgets, debt, investments, and overall financial wellness. Here are 4 ways to begin the new year with a financially fresh outlook:

1. Review and adjust your household budget. See what adjustments need to be made to your budget as you factor in economic inflation. Set realistic budgets for spending categories.
2. Review your emergency fund and ways to factor this in your budget. Experts suggest saving three to six months' worth of living expenses in a safe, liquid account.
3. Review other accounts, such as retirement and investments, including updating your beneficiaries. Calculate if you're on track to meet your goals.
4. Determine and assess your financial goals for this year. Setting financial goals helps with accountability and can change the way you view money.

HTFFFCU is here to help you with your financial goals and wellness. [Contact us](#) for any questions regarding savings accounts, lending needs, investment services, and more!



## HTFFFCU members can get up to \$15 off TurboTax® federal products!

HTFFFCU has teamed up with TurboTax® to help simplify your taxes. Members can save up to \$15 off TurboTax federal products. Get your biggest possible tax refund and save when you file through TurboTax® as a HTFFFCU member.

[Click here for more information.](#)

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## Board of Directors

We are now accepting petitions for Board Nominations. If you would like to serve as a HTFFFCU Board Member, there is still a chance to be considered. [Click here](#) to learn more and to download the petition form. The deadline to submit the petition is January 27, 2023.

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## Join our Supervisory Committee

Take a leadership role at the credit union and apply to become a Supervisory Committee Member. [Click here](#) to learn more about our committee and to download the application form. The deadline to apply is February 3, 2023.

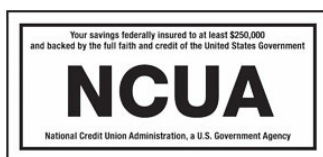
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## Holidays Closings

In observance of the following holiday, the credit union will be closed on:

Martin Luther King, Jr. Day – Monday, January 16<sup>th</sup>

[Click here](#) to see our holiday closure schedule



\*APR = Annual Percentage Rate. Rate based on creditworthiness and term of loan. Rates are subject to change at any time and are not guaranteed. Monthly payment example on \$1000 would be \$24.87 at 8.95%APR for 48 months.

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