



Houston Texas Fire Fighters  
Federal Credit Union

## THE+SIREN Newsletter

The official publication of Houston Texas Fire Fighters FCU.

4th Quarter  
2023



### **Avoid Virtual Holiday Fraud This Season**

This holiday season, you can avoid becoming a victim of fraud by protecting yourself and knowing the signs of a potential scam. Online holiday scams often attempt to target consumers by stealing their personal banking information. Follow these tips when shopping virtually this holiday season:

- Don't click on suspicious links and attachments on emails or websites.
- Use multi-factor authentication, when possible, for logging into accounts.
- To be better protected against spam, upgrade your computer's security software.
- Do not give out personal information in response to an unsolicited request.
- Never provide your banking credentials, especially online banking, or mobile banking.

Remember: HTFFFCU will never ask you for your personal information such as account number, social security number, or password in an email or text message. To learn how to set up member and fraud alerts, [click here](#) or contact us for more information regarding the protection of your account.

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If you're interested in extra benefits, discounts, and security, then visit our website or contact us about our Premium Checking<sup>3</sup> account. With a Premium Checking account, you get an array of extra financial and non-financial services such as the ones listed below:

- Credit Report and Score<sup>1</sup>
- Identity Monitoring
- Cellphone Protection
- Travel and Leisure Discounts
- And More<sup>2</sup>

[Open an account today!](#)

<sup>1</sup>Credit file monitoring may take several days to begin the following activation. <sup>2</sup>Special Program Notes: The descriptions herein are summaries only and do not include all terms, conditions and exclusions of the Benefits described. Please refer to the actual Guide to Benefit for complete details of coverage and exclusions. Coverage is provided through the company named in the Guide to Benefit. <sup>3</sup>Premium Checking has a monthly fee of \$4.95.

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## Get More this Holiday Season with a Personal Loan from HTFFFCU!



Get the funds you need for this holiday season with help from HTFFFCU. With our Holiday Personal Loan, you can cover expenses such as purchasing gifts, or taking a trip to visit family.

- Borrow what you need.
- Don't deplete your savings.
- Enjoy comfortable repayment options.

[Find Out More Here](#)

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**LEAVES *are***  
**FALLING**  
*Savings are Calling*

Fall into savings when you purchase your next new or used vehicle and finance through HTFFFCU to experience lower rates, comfortable terms, and affordable monthly payments. Skip the dealership financing and see how we can help you save!

**Click [here](#) to save today!**

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**Find Your Dream Home with a Mortgage Lender You Trust!**

Find the home you want with help from HTFFFCU! We provide a quick preapproval process to help your experience go smoothly. With local decision-making and expert guidance, our mortgage loan officers are ready to help you get started!

- NO origination fees
- NO underwriting fees
- NO administrative fees
- NO processing fees



[Click Here To Find Out More](#)

Mortgage credit and collateral are subject to approval. Additional terms and conditions apply. Programs, rates, terms, and conditions are subject to change at any time without notice. Other closing costs including title insurance, appraisal and recording fees may apply. Ask for further details.

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## FINANCIAL WELLNESS

**At HTFFFCU we value our members, and we are here to help!** We understand that sometimes members experience financial difficulties and need guidance from an expert. We provide guidance free of charge to our members via our Certified Credit Union Financial Counselors (CCUFU).

With certified credit union financial counselors on staff, we can help our members:

- Understand their financial status & how to improve it.
- Gain skills and knowledge on how to make sound financial decisions.

**Take the step towards making sound financial decisions by calling 713-864-0959, send us a secure message via home banking or simply visit a branch!**



### **The Alpha and Alpha+ Difference** **Alpha Ages 13-16 and Alpha+ Ages 17-19**

**Educational Monthly Podcasts:** Knowledge is power, and our program ensures that our members have access to valuable insights on personal finance, career development, and more. Our monthly podcasts feature inspirational stories, and practical advice to equip young adults with essential life skills.

**Giveaways:** Who doesn't love surprises? We understand that young adults appreciate the occasional treat. That's why we organize giveaways that give members the chance to win exciting prizes, from gift cards to merchandise!

**Gaming Events:** Gaming isn't just about entertainment, it fosters teamwork, strategic thinking, and problem-solving skills. Our gaming events provide a fun and social way for young adults to connect with peers and unleash their competitive spirit to win prizes!

**Engagement Rewards:** We value your participation, and we want to recognize your

commitment to the program. That's why we offer rewards for engaging with our credit union, such as opening an account, interacting in events, and being a part of our discord!

**Open an Alpha or Alpha+ Account today and join our discord! Start gaming and join the fun!**

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## Board of Directors Election

The 2024 Board of Directors have three open positions. Each for a 3-year term. We invite you to submit your application and take part in the leadership of your credit union.

[Click Here To Learn More and Apply.](#)

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## Inactive Online Banking Users

Home banking conveniently allows members access to their financial needs 24/7. Providing access to view and transact on their accounts and their cards. Members may also make mobile deposits, locate a shared branch, pay bills, apply for a loan and so much more! If you wish to continue to utilize home banking, please login and begin using it. We recommend users log into their account at least every six months to keep online credentials active. Services for **inactive** online banking users will be turned off within the next **30 Days**.

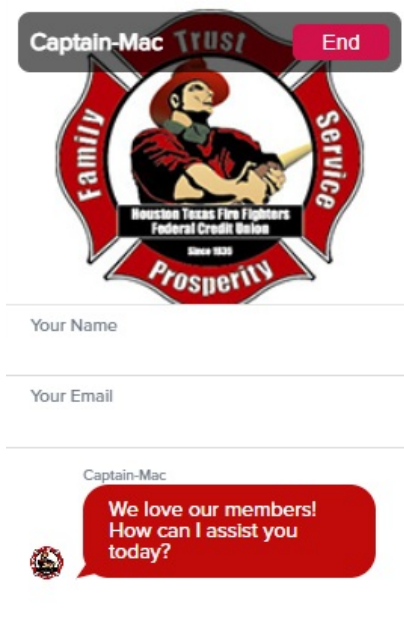
**Don't miss out! Take advantage of this valuable service today! Visit our [website](#) to login to Online Banking to reactivate your account.**

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**Captain Mac is available 24/7** to assist with general questions that pertain to items such as the ones listed below:

- Hours/locations
- Our routing number.
- Types of loans offered by HTFFFCU.
- Shared branches near you
- And many more.

During normal business hours members can chat with Captain Mac or with one of our friendly representatives. Simply



click on the bubble on our website to start chatting!

Here to Help! Have a Question?

If you should need further assistance during normal business hours while interacting with Captain Mac, simply type in the phrase “speak to a representative” and one of our friendly representatives will be ready to assist. Representatives can continue to chat and even convert a chat to a phone call without missing a beat. They can also share a screen and safely co-browse to help walk you through a process and address your questions.

**CAPTAIN MAC LOVES to CHAT!!**

Do you have questions about  
**Required Minimum Distributions (RMDs)**  
from your retirement accounts?



What age do my RMDs start?

How are RMDs calculated?

Taxes?

What should I do with the money?

What if I inherit a retirement account?

**We can help.**

**Van Gilbert**

Financial Advisor

713.293.6649

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<b>Not Credit Union Deposits or Obligations</b>	<b>May Lose Value</b>

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## Holiday Closings

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

Columbus Day – Monday, October 9<sup>th</sup>

Veteran's Day (Observed) – Friday, November 10<sup>th</sup>

Veteran's Day - Saturday, November 11<sup>th</sup>

Thanksgiving Day – Thursday, November 23<sup>rd</sup>

Friday after Thanksgiving – Friday, November 24<sup>th</sup>

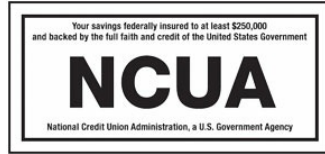
Christmas Eve (Observed) – Saturday, December 23<sup>rd</sup>

Christmas Day – Monday, December 25<sup>th</sup>

New Year's Day – Monday, January 1<sup>st</sup>



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



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