



Houston Texas Fire Fighters
Federal Credit Union

THE SIREN E-NEWSLETTER

THE OFFICIAL PUBLICATION OF HOUSTON TEXAS FIRE FIGHTERS FCU

1ST QUARTER 2024

HTFFFCU members can get up to 20% off
TurboTax® federal products!



HTFFFCU has teamed up with TurboTax® to help simplify your taxes. Members can save up to 20% 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.](#)

New Year, New Website!

The screenshot shows the HTFFFCU website homepage. At the top left is the HTFFFCU logo and the text "Houston Texas Fire Fighters Federal Credit Union" with the tagline "Family, Trust, Service, Prosperity. Serving our Community for Over 85 years". The top navigation bar includes "Location/hours", "About Us", "Forms", "News", "ONLINE BANKING", "BECOME A MEMBER", and a search icon. Below the navigation bar are links for "Loan Center", "Deposit Accounts", "HTFFFCU Clubs", "Services", "Wealth Management", and "Financial Education". The main banner features a photo of two firefighters in front of a city skyline. The text on the banner reads: "With our own funds, with our own efforts, with confidence and with trust in each other we have created a brotherhood of guidance and support. We Call It a Credit Union." Below this is a "BECOME A MEMBER" button. At the bottom left, a yellow box says "Vehicle Loans starting as low as 4.75%". At the bottom right, there is a "FIND A VEHICLE" search bar with dropdown menus for "Autos", "All Makes", "All Models", and "Zip...", and a "Here to Help! Have a Question?" button.

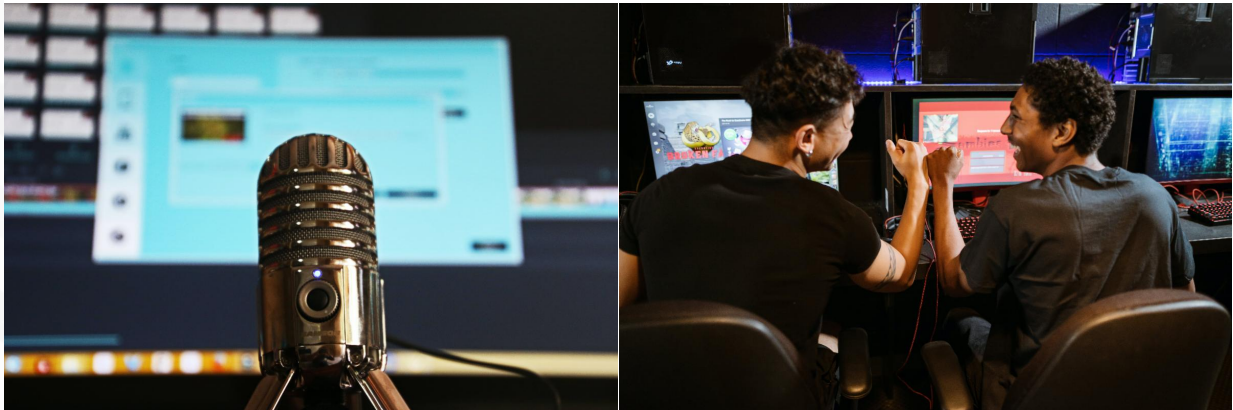
We are thrilled to share the exciting news that our new website has launched! We are so excited to bring this new look to our credit union and give you an even greater user experience.

Paw-Print Going Electronic!



We've got some **paws-itively** fantastic news! Starting this year, the Paw-Print, our special newsletter for our awesome members ages 1-12, will be sent out electronically. Members will still be able to print out future editions of the Paw-Print [here](#). Get ready for a digital dose of fun, games, and exclusive updates tailored just for our young savers!

Alpha | Alpha+ Podcast & Gaming Event



As we usher in the New Year, we are thrilled to release another Alpha and Alpha Plus Podcast on January 26th. The podcast will be featuring informative, relatable, and educational content focused on financial wellness!

Additionally, we are hosting a gaming event for prizes and friendly competition in February! More details can be found [here](#)!

Annual Meeting



We're thrilled to celebrate your membership and commitment to our credit union once again. Mark your calendars for March 26th and 27th for our special gathering where we can express our gratitude through food, fun, and prizes!

For further updates keep visiting our website or keep an eye out for our Annual Meeting postcard in March.



When was the last time you had a Financial Check-up?

Members should ensure that all their contact information is up to date, should the credit union have a need to reach them. It is also beneficial to review the signers and beneficiaries on your account. Getting your financial affairs in order should routinely be done, preferably annually. This will ensure your loved ones are taken care of should something happen to you. The Credit Union also has a Power of Attorney form that may be used to add an agent to your account to help you with transactions.

Inquire today to be sure your account information, authorized signers and beneficiaries are up to date.



SOMETIMES THINGS ARE *BETTER TOGETHER*

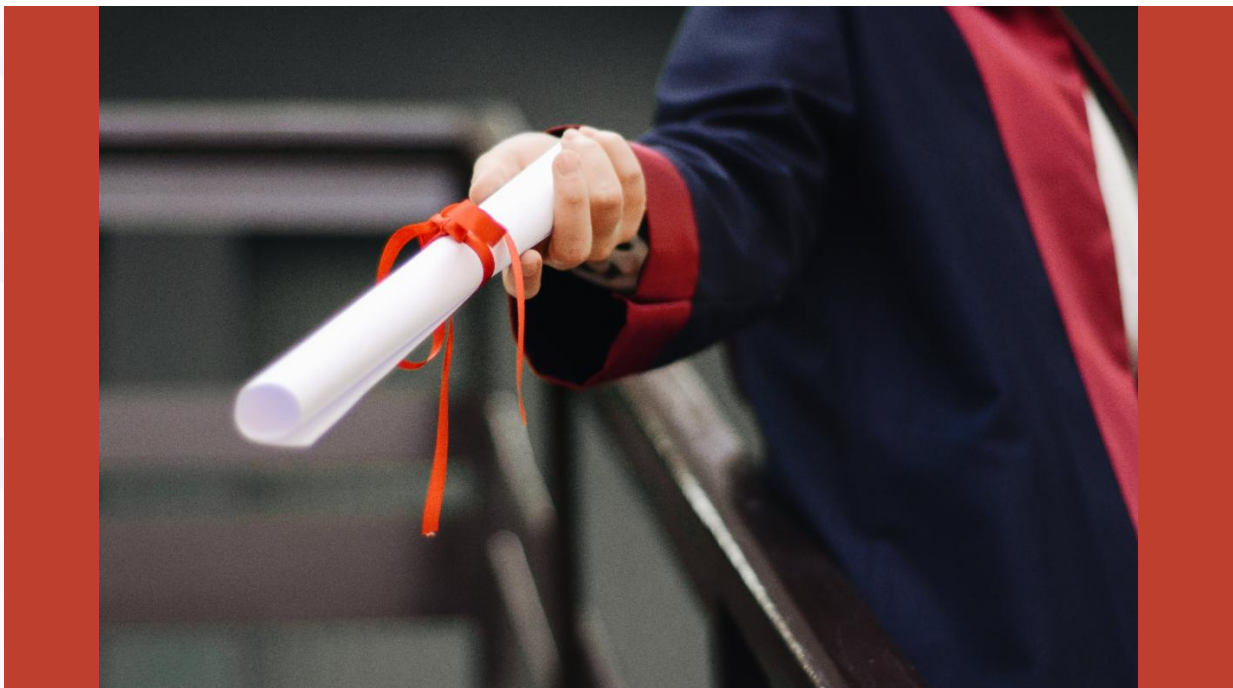
CONSOLIDATE YOUR LOANS INTO ONE EASY PAYMENT

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.

Get your financial life back on track when you consolidate!

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

2024 Scholarship Program



The Houston Texas Fire Fighters Federal Credit Union Scholarship is

now accepting applications thru March 15th, 2024. Don't miss this opportunity to fuel your educational journey.

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



We are thrilled to offer exclusive financial guidance services to our valued members. Your financial well-being is our priority, and we're here to support you on your journey to financial success.

Reach out to explore personalized assistance tailored just for you!

Start financially fresh in the new year. As we enter 2024, take some time to review your budgets, emergency funds, savings, investing, and debt management. Here are 4 ways to begin the new year with a financially fresh outlook:

Budgeting:

- Create a realistic budget to track income and expenses.
- Categorize spending to identify areas for potential savings.
- Stick to the budget to avoid unnecessary debt.

Emergency Fund:

- Establish an emergency fund for unexpected expenses.
- Aim for 3 to 6 months' worth of living expenses in savings.

Retirement Planning:

- Contribute to retirement accounts such as a 401(k) or IRA.
- Plan for long-term financial security.

Credit Score:

- Monitor your credit score regularly.
- Pay bills on time and manage credit responsibly.

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!

RSVP a Financial Counselor

Do you know why these ages might be critical to retirement planning?

50, 55, 59^{1/2}, 60, 62, 63, 65, 66+, 67, 70^{1/2}, 73, 75

If not, maybe you should schedule a time for us to visit!

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

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Board of Directors

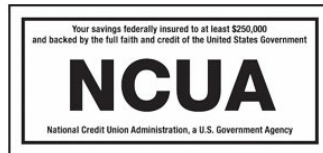
We are now accepting petitions for Board Nominations. If you would like to serve as an HTFFFCU Board Member, there is still a chance to be considered. [Click here](#) to learn more and to download the petition form. The deadline to submit the petition is January 26, 2024.

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 2, 2024.

Holidays Closings

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



NMLS# #410359

*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.

