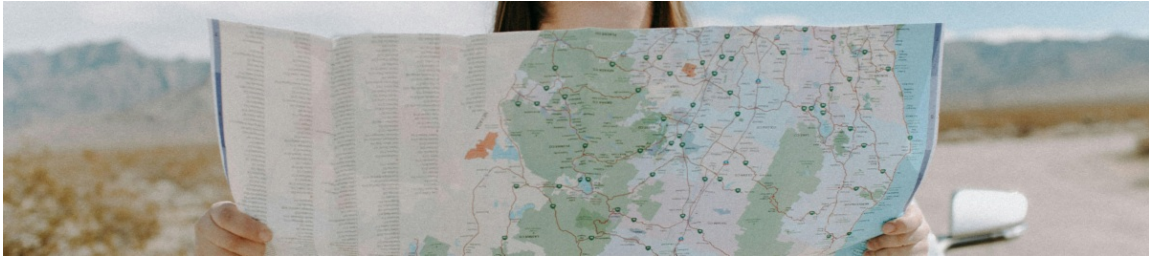


# THE SIREN E-NEWSLETTER

THE OFFICIAL PUBLICATION OF HOUSTON TEXAS FIRE FIGHTERS FCU

QUARTER 4, 2024

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## Travel Reminder for the Upcoming Holiday Season

As the holiday season approaches, please ensure that you are reviewing the booking/refund policies on all upcoming flights, hotels, and car rentals. Often there are stipulations included for late or emergency cancellations. Purchasing travel insurance may be the best option to ensure receiving a credit or full refund for last minute cancellations. Please refer to your travel agent or service provider regarding any questions or concerns.

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## Stay Safe from Virtual Holiday Scams





This holiday season, protect yourself from fraud by recognizing the signs of potential scams. Fraudsters often target online shoppers to steal personal and banking information. Here are some tips to safeguard yourself when shopping online:

- Avoid clicking on suspicious links or attachments in emails and websites.
- Enable multi-factor authentication for account logins whenever possible.
- Keep your computer secure by upgrading its security software.
- Never share personal information in response to unsolicited requests.
- Do not provide your banking credentials, especially for online or mobile banking.

Remember: HTFFFCU will never ask for personal information such as your account number, Social Security number, or password via email or text. For help setting up member and fraud alerts, [click here](#) or contact us for more details on protecting your account.

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We are thrilled to collaborate with Visa to bring you Practical Money Skills, an award-winning program offering free interactive tools and educational resources designed to help all members create a more secure financial future.

[Learn More](#)

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## Enjoy More This Holiday Season with a Personal Loan from HTFFFCU!



A personal loan can provide the financial support you need for holiday expenses, helping you manage gift shopping, travel, or seasonal events with ease. It offers a simple solution to spread out the costs over time, allowing you to enjoy the season without added financial stress. Make this holiday season more enjoyable with help from



[Click here to learn more!](#)

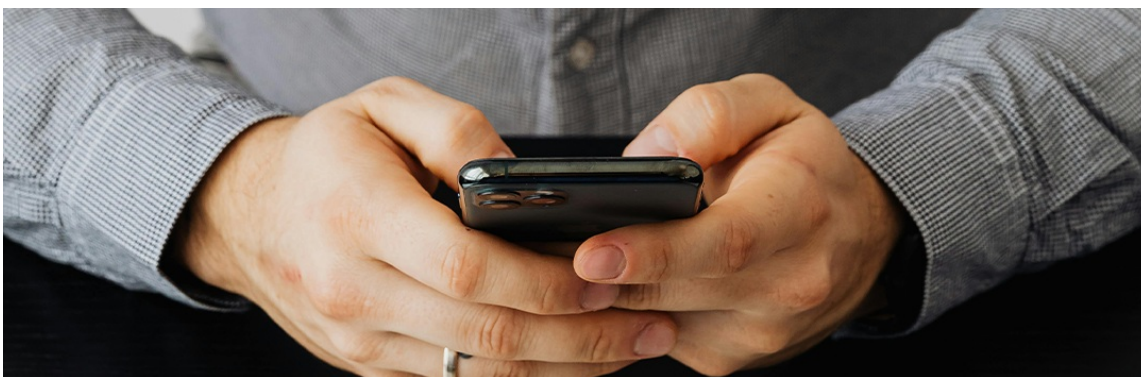


Fall into savings when you purchase your next new or used vehicle and finance through HTFFFCU to experience lower rates, comfortable terms, and affordable monthly payments. Skip the dealership financing and see how we can help you save!

[Apply Today!](#)

## Coming Soon!

Marketing text alerts to keep you up to date on our latest promotions



Our marketing texts will be coming from 281-677-4367. Make sure to save this phone number to your contacts!

## Board of Directors Election

The 2025 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 apply!](#)



### **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 on your account as well as beneficiaries. Getting your financial affairs in order should routinely be done. Preferably annually, to 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.

# PUPPY PAK GIFT RAFFLE GIVEAWAY!



Houston Texas Fire Fighters  
Federal Credit Union



This November don't miss out on the chance to participate in our Puppy Pak Gift Raffle Giveaway! Entries open on November 18th, and the lucky winner will be announced on December 19th. Keep an eye on our social media for all the details & our e-PawPrint!

## ALPHA<sup>+</sup> YOUTH PROGRAM

HOT-TAKES  
GAMING  
REWARDS



## The Alpha and Alpha+ Difference

Alpha Ages 13-16 and Alpha+ Ages 17-19

**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! **Our next gaming event is scheduled for Tuesday, November 26th, 2024, at 5:30PM where we will be giving away a \$50 VISA Gift Card!**

Join Kolb Street Wealth Management \* for this exclusive seminar series as financial professional Mike Wells, CFP®, CLU® from TRUSTAGE Annuities dives deep into retirement related topics .





[Income For Life](#) - Wednesday, October 9th

[The 3 Transitions to Retirement](#) - Thursday, November 7th

[Rollover Planning](#) - Tuesday, November 26th

[Medicare](#) - Tuesday, December 3rd

**All sessions begin at 7:00 PM Central Time.**

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Contact Van Gilbert at 713.293.6649 or [v.gilbert@lpl.com](mailto:v.gilbert@lpl.com) with any questions or to schedule a time to get more information.

Mike Wells and TruStage™ Annuities are not affiliated with or endorsed by LPL Financial or Kolb Street Wealth Management.

There is no assurance that the techniques and strategies discussed are suitable for all investors or will yield positive outcomes. The purchase of certain securities may be required to affect some of the strategies. Fixed and Variable annuities are suitable for long-term investing, such as retirement investing. Gains from tax-deferred investments are taxable as ordinary income upon withdrawal. Guarantees are based on the claims paying ability of the issuing company. Variable annuities are subject to market risk and may lose value.

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Financial Advisor

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**KS** KOLB STREET  
WEALTH MANAGEMENT  
*Financial Solutions for Firefighter Families*

4200 Kolb Street, Houston, TX 77007



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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>

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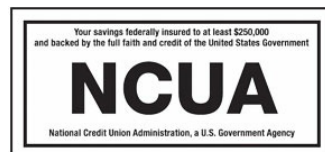
## Holiday Closings

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



Columbus Day – Monday, October 14<sup>th</sup>  
Veteran's Day - Monday, November 11<sup>th</sup>  
Thanksgiving Day – Thursday, November 28<sup>th</sup>  
Friday after Thanksgiving – Friday, November 29<sup>th</sup>  
Christmas Eve (Observed) – Tuesday, December 24<sup>th</sup>  
Christmas Day – Wednesday, December 25<sup>th</sup>  
New Years Eve - Tuesday, December 31<sup>st</sup>  
New Year's Day – Wednesday, January 1<sup>st</sup>

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







Houston Texas Fire Fighters Federal Credit Union

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**Houston Texas Fire Fighters  
Federal Credit Union**

*Family. Trust. Service. Prosperity.*