



Houston Texas Fire Fighters
Federal Credit Union
Family. Trust. Service. Prosperity.

THE SIREN E-NEWSLETTER

THE OFFICIAL PUBLICATION OF HOUSTON TEXAS FIRE FIGHTERS FCU

2nd Quarter 2025



We want to be apart of your home buying journey! Allow us to be there every step of the way with a mortgage loan! Home Starts Here at HTFFFCU!

[Click to Learn More!](#)

Deals on Wheels Auto Promotion!

April 1st - April 30th



DEALS ON WHEELS

RATES AS LOW AS 4.50% APR



This April we have Deals on Wheels! You're not going to want to miss out on .25% off auto loans and up to \$200 cash back! Be sure to ask about our Lower My Payment Option to get the best payment for you!

[Learn More!](#)

Lifestyle Loan - Wedding Planning



CELEBRATE
YOUR DAY, YOUR WAY



Wedding season is approaching! Celebrate your day, your way with a Lifestyle Personal Loan with HTFFFCU! This season, have your wedding cake and eat it too!

[Click to Learn More!](#)

90th Annual Meeting



It was great seeing everyone at the 90th Annual Meeting this year!
See you at our Annual Meeting celebration next year!
You won't want to miss it!

Alpha | Alpha+ Hot-Takes & Gaming Event





We have many more shorts coming soon and will be posting them on all our social media platforms as well as our Discord!

Our next Gaming Event will be on May 22nd at 5:30pm! Participating Alpha | Alpha+ Members have a chance at winning a \$50 Visa Gift Card!

[Learn More!](#)



- If you receive a fraud alert call or text, please refrain from providing your full card number to the caller/agent. We **do not need, nor will we ask** for this information to verify the potential fraudulent transaction(s).
- If you are not comfortable speaking with the caller, please feel free to state that. Hang up, review your account online and contact HTFFFCU directly.
- Never provide your account balance via phone to any caller or merchant to confirm your identity.
- The three digit code (CVV) on the back of your debit/credit card is solely unique to your card **and is not kept** on file for security purposes. We will never ask for this code if you receive a request for

this information hang up and contact HTFFFCU directly.

· Please refrain from sending person to person payments via Cash App, Venmo, Apple Pay, Zelle or any other instant cash transfer to anyone you do not know personally.

Please Stay Alert!

Fraudsters are posing as third-party agencies (IRS, Federal Trade Commission) attempting to scare their victims into believing they are under investigation or have had their accounts compromised. To protect their information (or accounts) the victim is instructed to wire funds or withdraw cash and take it to a bitcoin ATM to “safeguard” their money.

This is a scam!

Government agencies will not reach out via text or email asking you to wire funds or purchase bitcoin. If you receive a call, text, letter, or email from an unknown third party please stop and determine the legitimacy of the message before responding. If a number is provided, go to that company/agencies direct website and call the number located on their site. Do not call any numbers found in a suspicious email or text message. These calls will be answered by the fraudster who will try to coerce you into providing confidential information. If you suspect that you are a victim of fraud, please call the credit union directly and speak with one of our representatives. We are here to help.

Member Referral Program



International Fire Fighter Appreciation Day May 4th



This May 4th, take some time to thank and honor our firefighters for the work that they do to protect our city and families. Firefighters' hard work never goes unnoticed, and we are eternally grateful for your service.

Puppy Pak Day Approaching!



Be on the lookout for emails and notifications on our social media for news about our upcoming Puppy Pak Day in July!
More details coming soon!

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.

Van Gilbert

Financial Advisor

713.293.6649

v.gilbert@lpl.com



KS KOLB STREET WEALTH MANAGEMENT
Financial Solutions for Firefighter Families

4200 Kolb Street, Houston, TX 77007

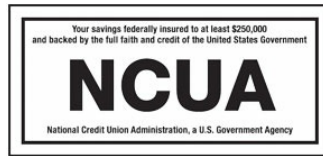
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Holidays Closings:

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



NMLS# #410359

*APR = Annual Percentage Rate. Not all applicants will qualify for the lowest rate. FICO 9 credit score must be 700 or higher to qualify for lowest APR. Program, rates, terms, and conditions are subject to change without notice. Rates may vary depending on each consumer's creditworthiness. Auto Loan Promotion is valid April 1st - April 30th, and applies to cars, pickup trucks, and SUVs only. Monthly payment example is \$21.04 per each \$1,000 borrowed for up to 48 months at 4.75% APR. Minimum loan amount \$10,000. Up to \$200 per loan will be paid at the time of the loan funding.



Houston Texas Fire Fighters Federal Credit Union

P.O. Box 70009 | Houston, TX 77270-0009 US

www.htffcu.org | (713) 864-0959

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