



Houston Texas Fire Fighters  
Federal Credit Union

# THE SIREN E-NEWSLETTER

THE OFFICIAL PUBLICATION OF HOUSTON TEXAS FIRE FIGHTERS FCU

**4th Quarter 2025**

## 258 Club Bingo Night!



Get ready for some fun on October 23rd, 2025! 258 club members are invited to enjoy thrilling games of Bingo at the SPJST Hall at 7PM, and the best part? You get to play the entire evening for FREE! To participate in the excitement, 258 club members should fill out a short form by clicking below. If you register, we will send you an email with more details!

We can't wait to see you there - best of luck everyone!

**Deadline to register is October 13th, 2025.  
First Come First Serve**

[Click here to sign up!](#)



## **SCAM ALERT!**

If you receive a text message or phone call that claims to be from HTFFFCU, please stay vigilant. The caller or text message may say they are with the fraud department or are verifying a wire transfer. Regardless of the scenario, if they ask for your account information, such as your account number, password, card PIN or your secure access code, do not engage! Do not click on any links and never provide personal information.

Remember, the credit union will never ask you for such details. If you suspect a scam, hang up immediately and contact us directly at 713-864-0959.

**Stay Vigilant!**

**Trending Scams**

---

## **Board of Directors Election**

The 2026 Board of Directors have three open positions.  
Each for a 3-year term.

**Click Here To Learn  
More!**

2026 Annual Meeting Dates: March 24th and 25th

---



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 HTFFFCU!

[Learn More!](#)



Get an auto loan while the deals are hot! Wrap up 2025 with that car you have been wanting with an Auto Loan from HTFFFCU! 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!

[Visit our Website](#)

**Lifestyle Loan!**





Take the holiday getaway of your dreams! Make the holidays more enjoyable with help from HTFFFCU!

[Click here to learn more!](#)

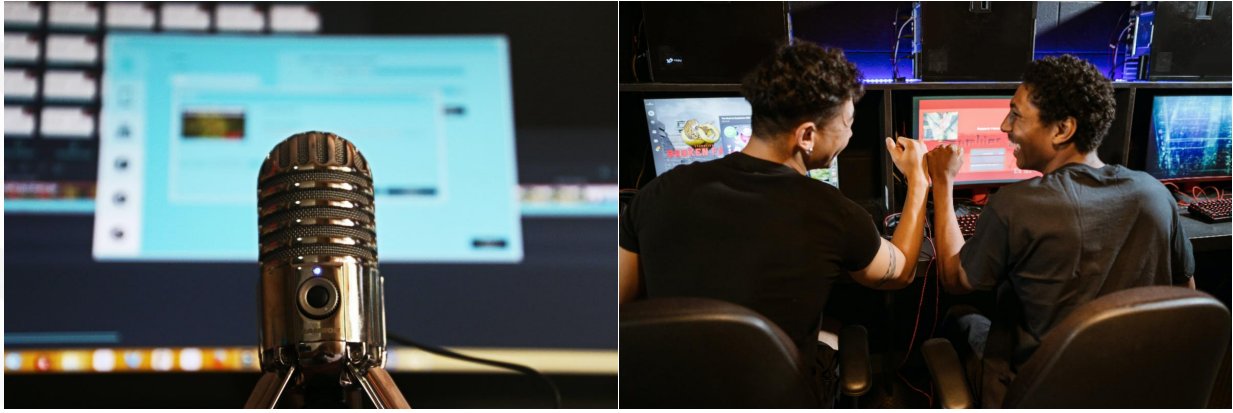
## Puppy Pak Holiday Giveaway!



Keep an eye on our social media for all the details & our e-PawPrint!

**Deadline to register is December 12th**

# Alpha | Alpha+ Hot Take & Gaming Event



We are thrilled to release more Alpha and Alpha Plus Hot Takes  
Stay Tuned!

Additionally, we're hosting a gaming event featuring a \$50 VISA gift  
card for one lucky winner! Join us on Thursday, November 20th,  
showcase your skills, and enjoy a friendly competition!

More details can be found [here](#)!

---



# PLAN WISELY. YOU WON'T GET A DO-OVER.

A successful retirement in the future can often depend on having a solid plan now. If your money isn't working as hard as you are, it may be time to act—there are no do-overs in retirement planning. Now is the time to consider developing a strategy that can help you work toward your financial goals. I specialize in providing comprehensive, personalized financial guidance with the goal of maximizing every remaining moment of the retirement countdown.

Call today to learn more  
or to schedule a consultation.



**KOLB STREET WEALTH MANAGEMENT**  
Located at Houston Texas Fire Fighters FCU  
**Van Gilbert**  
Financial Advisor  
4200 Kolb Street  
Houston, TX 77007  
713 293 6649 Direct  
v.gilbert@lpl.com  
www.kolbstreetwm.com

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

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. Houston Texas Fire Fighters FCU and KOLB STREET WEALTH MANAGEMENT are not registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using KOLB STREET WEALTH MANAGEMENT, and may also be employees of Houston Texas Fire Fighters FCU. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, Houston Texas Fire Fighters FCU or KOLB STREET WEALTH MANAGEMENT. Securities and insurance offered through LPL or its affiliates are:

Not Insured by NCUA or Any Other Government Agency

Not Credit Union Guaranteed

Not Credit Union Deposits or Obligations

May Lose Value

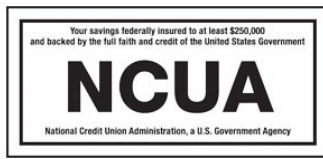
MKT-09046-0124 Tracking #524885 (Exp. 01/26)

Kolb Street Wealth Management

## 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.htfffcu.org](http://www.htfffcu.org) | (713) 864-0959

Unsubscribe | Update Profile | Constant Contact Data Notice



**Houston Texas Fire Fighters  
Federal Credit Union**

*Family. Trust. Service. Prosperity.*