



Houston Texas Fire Fighters
Federal Credit Union

THE+SIREN Newsletter

The official publication of Houston Texas Fire Fighters FCU.

3rd Quarter
2023



Hurricane Preparedness

Hurricane season is upon us and HTFFFCU wants to remind members of the different options available to access funds in the event of an emergency. For example, if power outages occur that prevent a branch from opening, you may rest easy knowing there are many resources available to access your funds.

Ways to access your account:

- Your HTFFFCU Debit Card
- HTFFFCU 24-hour Home Banking/Mobile Banking account access
- PATT our 24-hour Automated Telephone Teller at (800) 809-0600.
- Convenient, Local & Surcharge-Free ATMS. Both internet and phone access allow members to check their balance, view cleared or deposited checks, and transfer funds, 24/7.

Experience our New and Improved Youth Adult Program!

ALPHA
YOUTH PROGRAM

PODCAST 
GAMING 
REWARDS 

CLICK TO
LEARN MORE



Wait Smarter!


Planning on visiting an HTFFFCU branch soon? Try our new Wait Smarter platform to place yourself in line before heading to a branch for an effortless and efficient visit!

Click [here](#) for a sneak peek or visit our website and click on “locations/hours”.



Meet our AI Bot Captain Mac!

Visit our [website](#) and click on the “Here to Help! Have a Question?” bubble for general questions.

 Here to Help! Have a Question?



Travel Expenses – We’ve got you covered with a personal loan!

Vacation Smarter. Fund your travels with a vacation personal loan from HTFFFCU!

Get ready for a big trip with even bigger peace of mind. We’re here to help with travel-related expenses such as airfare, lodging, food, entertainment, rentals, and more! Vacation smarter when you plan to cover these expenses with help from HTFFFCU.

- Borrow what you need
- Don’t deplete your savings account
- Enjoy comfortable repayment options

[Click Here To Get Started](#)

*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 per \$1,000 would be \$24.40 at 7.95% APR for 48 months. 1 Promotional rate reflects the additional 1% discount available ONLY during the promotional period. The promotional period is 6/1/2023 - 7/15/2023.



Make
yourself at
HOME
with a mortgage lender
YOU TRUST!



Make yourself at home with a mortgage lender you trust!

HTFFFCU is here to help you on your homebuying journey! 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! HTFFFCU offers no origination fees, no administrative fees, no underwriting fees, and no processing fees!

Already in your dream home? Take advantage of your beautiful home with a Home Equity Loan from HTFFFCU! Pay off debt, college expenses, medical bills and more. Apply via our website!

[Apply Online](#)

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.

NMLS: 410359



**BACK
TO SCHOOL
BACK**

**WE'VE GOT YOU COVERED
WITH A PERSONAL LOAN AT HTFFFCU**

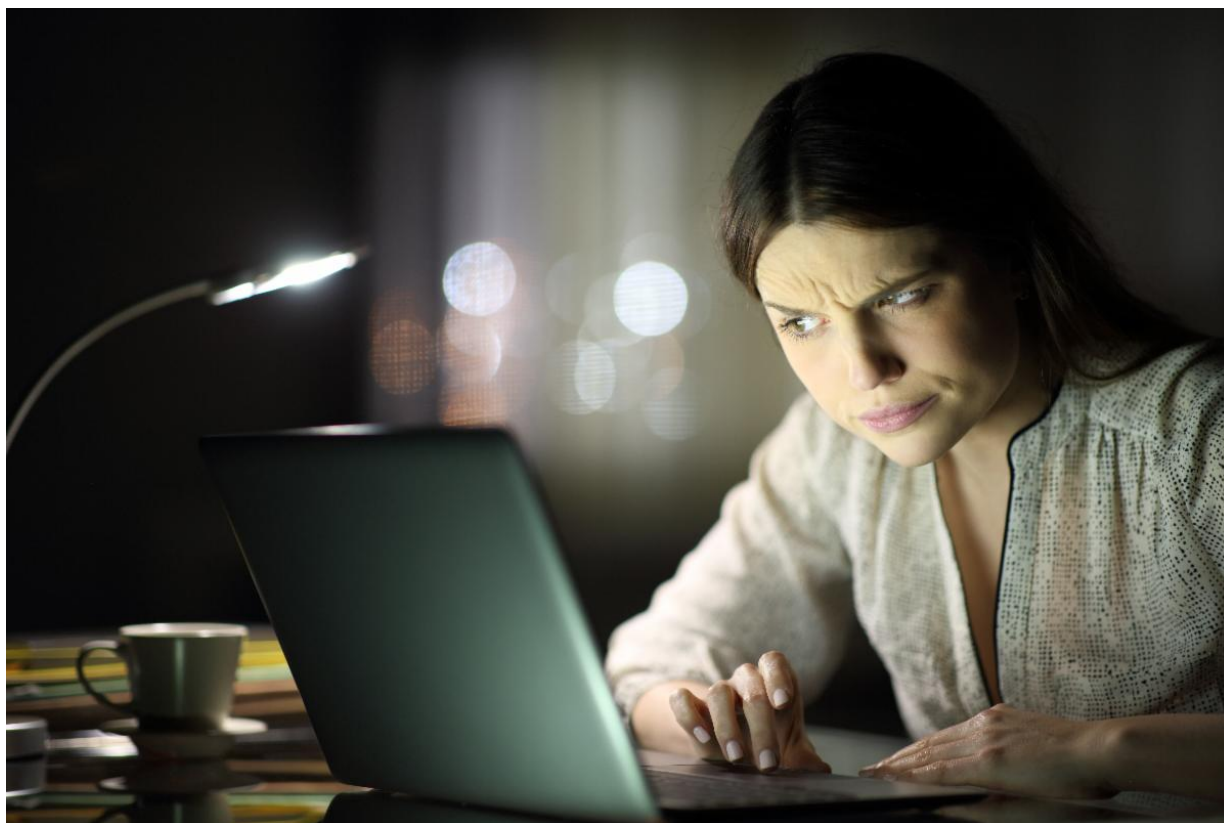
HTFFFCU is Here, for Your Back-to-School Needs!

Take care of your back-to-school needs with help from HTFFFCU! We can help cover expenses for the school year with our back-to-school personal loan. Get help with expenses such as tuition, textbooks & supplies, laptops, or a new wardrobe!

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

[Apply Online](#)

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Stay Alert! Don't Be a Victim of Fraud.

There are many types of fraud schemes to be watchful of, for example the Romance and Investment scams. Sometimes these can happen simultaneously to the same person. It begins very innocently with someone contacting you through email, online, by phone or by text. If you respond, they begin to form a relationship with you. Sometimes people want to find a partner and will join an on-line dating website, and this is how they may meet the fraudster. The fraudster will make you feel special and will be very flattering towards you. They pretend to be interested in things you like.

Once they gain your confidence, they either have a small problem and need to borrow some money or they have a very good investment that they want to share with you. They will then ask you to send them money or invest in a financial product. This is a “**Red Flag**” especially if you have not met face to face. **Stop**, talk to a friend, or contact the Credit Union for advice. The moment you go down this trail, you could lose thousands upon thousands of dollars. Some people lose their whole life's savings or even their home. Ask yourself, how do I know the person on the other end of the email, phone or text is who they say they are? Even if they sent you a picture, this does not mean it is really them.

Before you send money or invest in something you are not familiar with, tell them “No”. You will find out quickly that the flattery turns into demanding or begging communications that you send money. Pause the communication for 48-72 hours and count the number of urgent text messages, emails, phone calls that come your way and see how they escalate to demanding language. If this happens, you know it is a scam because a true friend or companion would not put you through that. **Stop all communication with the fraudster and consider yourself lucky you avoided being a victim of a scam. Do not provide your credentials to anyone, especially not strangers.**

TruStage Claims Portal

Now you can start your own claim when enrolled in HTFFFCU Debt Protection! Protecting your loan payments against death, disability, or involuntary unemployment could help protect your finances.

[Click Here To Learn More](#)

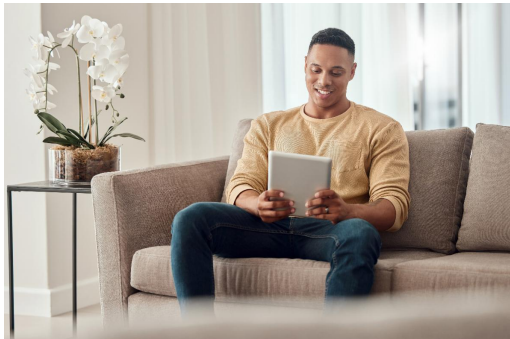
Changes in Hours of Operation

Changed on June 1, 2023

Don't forget to check out our new hours before heading out to a HTFFFCU branch!



[Click Here For Our Hours of Operation](#)



New Debit /Credit Card Alerts and Controls!

Stay in control of your cards! Register for **real-time** card alerts and controls!

[Click Here To Learn More](#)

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 schedule a consultation.

Van Gilbert

Financial Advisor

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Financial Solutions for Firefighter Families

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Not Credit Union Deposits or Obligations	May Lose Value

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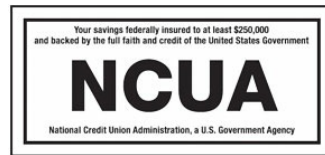
Holiday Closings

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



Labor Day – Monday, September 4th

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



NMLS #410359

