

Fall 2026

Welcome To The Firefighters & Company FCU Newsletter.

Nominating Committee Candidates/Call for Nominations Annual Meeting 2027

In accordance with the bylaws of the Firefighters & Company Federal Credit Union, the Board Chairman appointed a Nominating Committee to nominate at least one member for each of three vacancies for the Board of Directors. The deadline to apply for the Board of Directors is November 30, 2026. Members are eligible to make nominations for the board vacancies by petition. The petition needs to be signed by 1% of the membership with a minimum of 20 signatures and a maximum of 500. The credit union will not conduct the election by ballot and no nominations from the floor, when the number of nominees equals the number of open positions. The following candidates are being nominated to fill three vacancies on the Board of Directors. To run for the board of directors, call 937-228-1614 and ask for Shannon O'Neill. Results will be announced at the Annual Meeting on February 20, 2027.



"As your Board member, I work hard to assure that the credit union remains fiscally strong and provides a wide range of financial services to us – the members"

Norman F. Essman

Board Chairman, Firefighters & Company Federal Credit Union since 2023; Vice Chairman 2009-2022; Former Director of Economic Development, City of Dayton 1975 - 2006; B.S., Wright State University; M.P.A., University of Dayton.



"I want the Credit Union to continue to grow its membership, attracting people throughout the area ..."

Richard J. Olszewski

Board Director, Firefighters & Company Federal Credit Union since 2007; Attended Sinclair Community College 1990 – 1993, Wright State University 1980; Firefighter, City of Dayton 1993-2022.



"I would like to have input on the decisions that affect all of us (the members) at Firefighters & Company FCU"

Nicholas L. Harris

Board of Director, Firefighters & Company Federal Credit Union since June 2014; Dayton Firefighter/Paramedic since 2004; Lieutenant since 2016; Associates Degrees in Fire Science Technology and Fire Admin, Sinclair Community College.

Insurance Insight: Is Your Coverage Keeping Up With Your Life?

Most people review their bank accounts and retirement plans regularly, but many haven't looked closely at their insurance coverage in years.

Life changes happen fast. Maybe you've renovated your home, purchased a new vehicle, welcomed a teen driver into the family, or accumulated valuable items like jewelry, electronics, or collectibles. These milestones are exciting, but they can also create insurance gaps if your policies haven't been updated to reflect your current situation.

One area that often gets overlooked is home insurance. Rising construction costs have made rebuilding a home significantly more expensive than it was just a few years ago. If your coverage limits haven't been reviewed recently, your policy may not fully reflect today's replacement costs.

The same principle applies to auto insurance. Changes in driving habits, vehicle usage, or household drivers can affect both your coverage needs and eligibility for discounts.

A yearly insurance review can help ensure:

- Coverage limits remain adequate
- New purchases are properly protected
- Discounts are being applied
- Potential gaps are identified before a claim occurs

Insurance isn't just about checking a box. It's about protecting the people and things you've worked hard to build.

Need a policy review? Contact our office today. We're happy to help make sure your coverage keeps pace with your life.

**Home, Auto, MC, RV, Boat, Jewelry,
Business, Life, Group Health and
More!**



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Member Services
Share savings
Kasasa checking
Share certificates
Direct deposit
Payroll deduction
Money orders
VISA credit cards
Vehicle loans
Personal loans
First mortgages
Second mortgages
HELOCs
Budget Counseling
Vehicle Service Contracts
GAP
ATM/Debit cards
H.A.L. 24-hour account access
Online applications
Wire transfer
Free notary public
Home banking
Bill pay
Mobile App
Remote Deposit Capture
Shared Branching
Auto Link
Texting Services

Important Telephone Numbers

Text
937-228-7963
VISA
1-833-217-8094
MasterCard
1-888-908-7835
H.A.L.
937-716-1632/716-1304

Holiday/Closings

Columbus Day
Monday
October 12, 2026
Veterans' Day
Wednesday
November 11, 2026
Thanksgiving/Day After
Thursday and Friday
November 26 & 27, 2026
Christmas Day
Friday
December 25, 2026
New Year's Day
Friday January 1, 2027

Congratulations

2026

Scholarship Winners!



Dillon Wiley



Oluwatosin Tayo-Ayorinde



Funds for the scholarship were from staff donations along with matching donations from the Credit Union.



Nathaniel Patterson



Holly Yoh

INTRODUCING A NEW CONVENIENT PAYMENT OPTION!

Make a Loan Payment or Deposit Funds using an external Debit Card through our Online Banking all for a small flat convenience fee of \$5.95 per transaction.



Federally Insured
by NCUA

Pay with
DC Quick Pay

Receive your payments instantly!

You can now receive instant real time deposits! When you link your credit union account to peer-to-peer (P2P) payment services like Venmo, PayPal or Cash App, you won't have to wait for your money, you can choose to have it deposited instantly. The money will be deposited into your credit union account within seconds 24 hours a day, seven days a week!



Setting up your account to receive payments instantly is easy! You just need to make sure your credit union account is set up with the provider correctly. You will need the MICR/Instant Transfer # that is found on your online banking/mobile banking or call the credit union for the correct number. To find the number to set up instant payments through online/mobile banking, log in and go to the account you want the payment to deposit to, then toward the top of the page, there will be a line that reads "MICR/Instant Transfer #", click on "View" and the MICR number will appear. You will need this number to ensure your payments are applied instantly. If you use a different number, you will not be able to have the instant option.

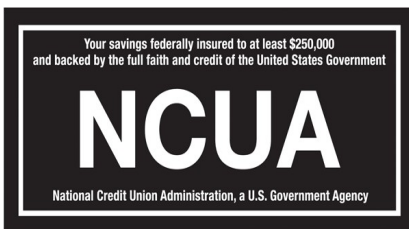
Now you can use the Instant Payment option on the P2P services, to get paid sooner if you are a driver for DoorDash, Uber/Lyft or anywhere an instant payment option shows. Some providers may charge a fee, but the credit union does not charge for instant payment processing.

If you need help setting up your credit union account for instant payments or need your MICR/Instant Transfer #, please call us at 937-228-1614.



**Happy International
Credit Union Day!
Thursday October 15, 2026**

Thank-you FFCOCU Members!



ESI EXCESS SHARE INSURANCE

Additional insurance of up to \$250,000 on your savings accounts is provided by Excess Share Insurance Corporation, a licensed insurance company.

Main Office
338 S. Patterson Boulevard
Dayton, Ohio 45402
(937) 228-1614
Fax (937) 228-0068
H.A.L. 937-716-1632/716-1304
Text (937) 228-7963
MasterMoney (888) 908-7835
www.ffcocu.org
Monday through Friday
Lobby: 10:00 a.m. - 6:00 p.m.
Drive Up: 10:00 a.m. - 6:00 p.m.

Monarch Branch
170 Monarch Lane
Miamisburg, Ohio 45342
(937) 228-1614
Fax (937) 633-0116
Monday through Friday
Lobby: 7:00 a.m. - 4:00p.m.



Dividends

The dividend rate for the third quarter of 2026 was set at .20%. The annual percentage yield (APY) is .20%. Regular share accounts must have a balance of \$50.00 or more to earn dividends. Your money earns dividends from the day of deposit to the day of withdrawal.