

Firefighters Community Credit Union

Village of Cuyahoga Heights | Featured Business | May/June/July/August 2016



Firefighters Community Credit Union | Administrative Office
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Celebrating 80 Years of Proudly Serving Cleveland

On April 10, 1936, the Cleveland Firemens' Credit Union was chartered. The original 7 members who brought the credit union to life were attracted to the concept of a financial cooperative. Although the product set and service delivery has changed greatly in the last 80 years, the mission has not.

Firefighters Community Credit Union is not just for firefighters. It's open to EVERYONE who lives, works, worships or attends school in Lake, Lorain and Cuyahoga Counties.

Our Mission

Our mission is to help people live frugally, save smarter and borrow for less. Like all credit unions, FFCCU is a not-for-profit, member-owned financial cooperative. Unlike some other financial institutions, our profits go right back to our members in the form of lower loan rates, higher interest on deposits and fewer, lower fees.

Our Services

We offer the same products and services as banks, including savings and checking accounts, debit cards, Visa credit cards, online and mobile banking, auto and home equity loans, mortgages, and IRAs.

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But we're unique because we pair those products with personal, friendly service. Our highest priority is genuine care for our members. So you'll enjoy a warm, family environment while accessing tools to manage your finances hassle-free.

With more than 33,000 members and 9 locations, FFCCU is one of the largest credit unions in northeast Ohio – thanks to our fiercely loyal members who keep referring us to their family and friends.

Since 1936, we have grown to include four branch locations around Cleveland. You can also access us through more than 32,000 fee-free ATMs around the country, any of the 5,000 shared credit union locations, and our Anytime Access options, which include Phone-a-Loan, Trans-Act Line, mobile and online banking, e-Statements and Bill Pay.

Specialties and Financial Services

Credit Union, Financial Services, Checking, Savings, Youth Accounts, Loans: Auto, Home, Recreational Vehicle, Personal, Non-Profit, Investments: Certificates, IRAs, Money Markets

Owned and Operated by Our Members

Firefighters Community Credit Union is a cooperative, owned and operated by its members. This is what distinguishes FFCCU from other financial institutions. Members put their money in a variety of savings accounts, and that money, in turn, is lent to members.

After operating expenses and reserve requirements are met, loan income is returned to all members in the form of dividends and comprehensive financial services. FFCCU is governed by a Board of Directors that establishes and reviews policy. The directors are Credit Union members who are elected by the membership and serve on a volunteer basis.

Every member has one vote, regardless of how much he or she has on deposit. At FFCCU, there is no select group of shareholders that profits more than anyone else. All members profit, individually and collectively.

Privately Insured by Member Choice

At FFCCU, your money is safe and sound. Each member account is insured up to \$250,000 through American Share Insurance (ASI), the nation's largest provider of private share insurance for credit unions since 1974.

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Be More than a Customer. Become a Member!

Firefighters Community Credit Union isn't just for firefighters! Membership is open to anyone who lives, works, worships, or attends school in Lake, Cuyahoga or Lorain county and it offers sweet member perks. Enjoy less fees, get lower loan rates and best of all be the boss, because as a member, you're an equal share holder of our financial co-op. Open your account now online or stop by any branch and a friendly teammate will assist you.

The Credit Union Difference

At Firefighters Community Credit Union, we provide the tools and service you need to achieve your financial goals and prepare for the future. So what makes FFCCU so special? Glad you asked.

- We are not-for-profit, but for service! Big banks exist to make a profit. Credit unions, on the other hand, are here to provide you with service and help. Our earnings are returned in the form of higher deposit rates, lower loan rates and improved services.
- We are a financial cooperative. FFCCU is owned and controlled by our members, not external shareholders.
- We are democratically structured. Every member has an equal vote in electing the board members who set the direction for the credit union.
- We have a Volunteer Board of Directors. Our board of directors are members elected by the full membership who volunteer their time to the board.
- Earnings are returned! Our earnings are returned in the form of dividends, higher savings rates, lower loan rates, and improved services.



Our April 21, 2016 event raised over \$26,000 for St. Jude Children's Research Hospital.

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Newsletters and Communications

Whether you're visiting us in branch, connecting with us on social media or sharing your love for us on Kudos; we love hearing from you. We also want to be sure you to hear from us. The easiest way to stay up-to-date on all that's happening at FFCCU is with our newsletters. We offer a variety of content from our month e-newsletter, The Dispatch, to our quarterly publications. Make sure to stay in touch and stay connected with us. Communication is what helps make our financial co-op even stronger!

The Dispatch

This fun and informative e-newsletter is delivered to your inbox every month. It'll give you the scoop on branch events, teammate updates and provides handy financial tips. Sometimes you'll even get a sneak peak behind the scenes here at FFCCU. It's the easiest way to stay in touch.

[The Dispatch Newsletter.pdf](#)

Four Alarm Newsletter

This quarterly publication gives you the skinny on upcoming events, big announcements, teammate news plus financial tips and advice. We include a copy of this with your statements (either printed or as an addition to your e-statements).

[Four Alarm Newsletter.pdf](#)

Sparky's Kids Club and Newsletter

Sparky's newsletter is designed especially for our Sparky Youth Club Account members. Each newsletter features a letter from Sparky, our Dalmatian, recipes, contest, fun money facts, and more!

[Sparky's Kids Club Newsletter.pdf](#)



Sparky, our Dalmatian, teaches kids about savings and budgeting.

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Join the Club!

Sparky, our Dalmatian, teaches kids about savings and budgeting. When you open a Youth Savings Account for children 12 and under, they'll become part of Sparky's Kids Club!

Kids who develop good savings habits early, tend to keep them throughout life. We want to help educate our youth and have fun while doing it! Consider opening up an account for your child or grandchild. They'll thank you some day!

[Youth Savings Account Sign-Up Information](#)

Sparky's Kids Club Members receive these special member perks:

- A chance to "dig" into Sparky's Treat Jar at any FFCCU branch.
- Coloring Pages and stickers
- A birthday card from Sparky plus an opportunity to earn some extra birthday cash! Simply bring their birthday card into any FFCCU branch during their birthday month, make a deposit of at least \$5, and FFCCU will deposit an additional \$5 in their Youth Account as a birthday gift from Sparky!
- Sparky's Kids Club Newsletter filled with fun savings facts, recipes and a quarterly contest.
- Smokey, the piggybank. Your child can "adopt" Smokey at any FFCCU branch. Take him home – fill him up with money – and when Smokey's full, bring him back for a "piggyback" and we will match your child's deposit! They will quickly see how fast savings can add up.

Sparky's Kids Club helps children discover the fun in saving up for something great, all while learning how to budget.



Sparky and friends at the 2010 Kamm's Corners Development Corporation event.