



# CSFA

## DIRECTORY OF BENEFITS



Rev. November 2019



## Auto & Home/Renters Insurance Program

for CSFA Members since 1974



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# — Richard Elder —

## Recommended CSFA counsel for over 35 years

Have you been forced to resort to retirement litigation to secure the benefits you've deserved all along? Has your workers' compensation or Social Security disability claim been delayed or denied? Are you a work-injured or occupationally ill safety worker, who needs someone to speak for your interests and stand up against the insurance companies?

We're the law firm of Richard Elder, representing clients in Central and Northern California. We give serious attention to your serious injuries and illnesses. You've worked hard and played by the rules for your entire adult life, so when you are injured you deserve a fair shake in our state's legal system.

- 
- Workers comp • Disability retirement
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**Your initial consultation is free.**

**Call 800-242-COMP**

Email: [elderandberg@gmail.com](mailto:elderandberg@gmail.com)

**Making a false or fraudulent workers' compensation claim is a felony subject to up to five years in prison or a fine up to \$50,000.00 or double the value of the fraud, whichever is greater, or both imprisonment and fine.**



# We know what Firefighters Need.

Automobile & Motorcycle Accidents  
Bodily Injury · Worker's Compensation · Death Claims  
Retirement Law · On & Off Duty

If you've been injured on or off the job or in a vehicular accident, you may have more rights than you think.

Call the Law Offices of Scott O'Mara to make sure you get quality representation and everything you deserve. For 36 years, we've helped firefighters in matters pertaining to personal injury, Workers' Compensation and retirement.

Initial consultations are FREE and our fee comes only from what we collect for you.

To start getting the award or settlement you deserve, call:

**1-800-LAW-1199** or visit **[www.LAW1199.com](http://www.LAW1199.com)**

*The Law Offices of*  
**Scott A. O'Mara**

Making a false or fraudulent Workers' Compensation claim is a felony subject to up to 5 years in prison or a fine of up to \$30,000 or double the value of the fraud, whichever is greater, or by both imprisonment and fine.



## A message from the desk of the president

Dear fire service colleagues,

Thank you for being a member of California State Firefighters' Association - the state's oldest nonprofit trade association working to advance the professionalism of the fire service in the Golden State. There are many reasons to join a professional association of your peers, and we hope you peruse the following pages and learn a little bit more about the many exclusive benefits and services CSFA provides.

Since being elected in 2014, I have worked very hard to branch CSFA out in many areas. As a result, we are constantly looking for new ideas and areas to expand into to better serve the membership. Many of the benefits you have now are the result of other members' ideas and years of development. If you have an idea, or a need, please pass it on. We have a diverse membership, and we need a diverse benefit portfolio.

Beyond the practical, educational, and money-saving benefits described within these pages, there is another, equally important reason that you may have joined CSFA. As a CSFA member you are part of a firefighting community that stretches from Oregon to beyond the Mexican border, and from the rugged high Sierra to the beaches of Southern California. Your CSFA membership provides the opportunity to network with others in the dynamic and diverse world of emergency services.

Please take advantage of all CSFA offers you, and check the CSFA website often throughout the year for important fire service updates and monthly updates to this list of membership benefits.

Sincerely and always  
available to you,  
**Mike Shrout**  
CSFA President



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Benefits and services described in this booklet were current at time of printing; but are subject to change. For more details on any benefit listed and any benefits added since this booklet was published please visit [www.csfa.net](http://www.csfa.net) or call (800) 451-2732.

California State Firefighters' Association is a non-profit professional trade association founded by firefighters in 1922 and dedicated to the advancement of high standards of conduct for firefighters, working for the enactment and maintenance of laws and regulations that protect life and property.

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## **You shop. Amazon gives to CSFA Historical Society; it's a win-win!**



The CSFA Historical Society, CSFA's affiliated 501c3 charity, has partnered with AmazonSmile. When you shop through AmazonSmile, Amazon will donate half a percent of the price of your purchases to the CSFA Historical Society. By buying things you are purchasing anyway, you will be helping to support the good works of the CSFA Historical Society – the CSFA Pipes & Drums band, CSFA Scholarships and its other worthwhile fire service programs. Support CSFA every time you shop!

# Free benefits included in your annual membership

- Political Representation - CSFA's legislative advocate works to ensure your interests as a firefighter are protected and enhanced at the state capitol in Sacramento.
- Representation on standards-making/advisory boards and commissions – CSFA members holds seats on a number of key boards and commissions including the EMS Commission, NFPA 1500, NFPA 2400, National Volunteer Fire Council, Statewide Training and Education Advisory Committee (STEAC), State Board of Fire Services, and National Volunteer Fire Council to name just a few.
- Death Benefit – California State Firefighters' Employee Welfare Benefits Corp. (CSFEWBC) provides a \$10,000 AD&D benefit to active CSFA member firefighters up to age 70.
- CSFA trademarked helmet decal - the stylized red and yellow fire helmet has been the symbol of California's firefighters since 1922. Display it proudly on your car, boat, motorcycle or RV.
- Recreation and entertainment discounts (see representative list on page 10).
- Print and online subscription to the award-winning The California Fire Service magazine brings you nationally-recognized fire service authors, information on the latest trends, tactics and news, as well as the hottest photos of California firefighters at work, six times a year.
- Discounted training - CSFA sponsors regional career advancement seminars and offers a discount for members. Just provide your membership card and membership number at registration to receive these discounts.
- Referral to CSFA-endorsed attorneys - CSFA-endorsed attorneys are available for consultation on issues related to workers' compensation, retirement, labor relations, and estate planning. This is a fee-based service. (For a list of attorneys and contact information see page 16 of this booklet).





## Free digital services (visit [www.csfa.net](http://www.csfa.net))

### CSFA Connection weekly e-Newsletter

Find out what is going on in California and around the nation. The *CSFA Connection* is delivered weekly. It contains original commentary and column from CSFA's legislative advocate as well as links to new benefits, news and special members' only offers from sponsors and vendors.

### Fire Engineering digital magazine

A \$34.00 value! CSFA and Pennwell's *Fire Engineering* magazine and FireEngineering.com have teamed up to bring you the high quality digital version of *Fire Engineering* magazine and unlimited access to FireEngineering.com article archives. Just visit <http://www.csfa.net/FE> to find out more!



### Firehouse digital magazine

News, features, interviews and product information from across the country, grace the pages of *Firehouse* magazine available to CSFA members. Log into [www.csfa.net](http://www.csfa.net) to take advantage of this CSFA member benefit -- a \$19.95 value.



### Fire Apparatus & Emergency Equipment Magazine

*Fire Apparatus & Emergency Equipment Magazine* is the only magazine writing exclusively for Fire Chiefs, Purchasing Committee Members, Trustees, Commissioners, Finance Committees and those whose job it is to buy Trucks, Tools, Turnout Gear and Firefighting Equipment. Log into [www.csfa.net](http://www.csfa.net) to take advantage of this CSFA member benefit





## **CSFA members get a 10% discount at Firefighters Bookstore**

Firefighters Bookstore, the number one provider of education and training resources for firefighters, including IFSTA manuals and study guides, has formed an alliance with California State Firefighters' Association to offer a 10 percent discount on purchases placed with a special CSFA member's only coupon code. Access this benefit online at [www.csfa.net](http://www.csfa.net).



## **No Cost Exposure Reporting System**

Exclusive to CSFA members, this online service allows CSFA to become your secure online "vault" of important information concerning hazmat, biological and many other types of exposures. Enter your exposures so you have this important information available when you need it – a new feature allows easy export too.

## **50% discount at FireCareers.com**



Keep up-to-date on entry level and promotional job openings to help advance your firefighting career with a 50 % discount on a FireCareers.com subscription. Visit [www.csfa.net](http://www.csfa.net) for details.

## **Discounted software, hardware and online education**

### **Emergency Reporting web-based records management**

Discounts on Emergency Reporting's web-based fire and EMS records management software. National Fire Incident and HIPAA compliant software. Modules for any size fire department. For information and pricing call (866) 773-7678 or visit <http://www.csfa.net/RMS> for a free demo.



**For your health and for  
peace of mind**

Record **EVERY** exposure  
free and online  
Visit [www.csfa.net](http://www.csfa.net)

**Select "Tools and Resources"  
and then Exposure Reporting**

**CSFA members can enjoy a number of lifestyle and travel discounts, and these are updated throughout the year. For a list of the latest recreation, travel and lifestyle benefits visit [www.csfa.net](http://www.csfa.net).**



LAW OFFICES OF

**Linda J. Brown**

**Workers' Compensation Specialist**

Certified by the State Bar of California  
Board of Legal Specialization

**Thank you for your  
dedicated service**

It remains an honor to represent you

999 FIFTH AVENUE, SUITE 430 - SAN RAFAEL, CA 94901  
T: (415) 925-9212 - [linda@lindajbrown.com](mailto:linda@lindajbrown.com)



# LEWIS, MARENSTEIN, WICKE, SHERWIN & LEE, LLP

SERVING FIREFIGHTERS SINCE 1971



Our firm of 18 attorneys and over 50 support staff are dedicated to professional, personal service.

## **WORKERS COMPENSATION** State Bar Certified Specialist

We have successfully represented over 35,000 safety members.

*Our representation continues long after your case is concluded since your right to lifetime medical care may always be challenged.*

## **DISABILITY RETIREMENT FOR SAFETY MEMBERS**

We have a pension department that specializes in this area and have successfully obtained disability pensions for *thousands* of safety personnel under PERS, County 1937 Retirement Act and other county and city systems.

## **PERSONAL INJURY**

Our personal injury department has successfully litigated or tried over 5000 claims for automobile injuries, products liability, medical malpractice and other negligence areas.

**(818) 703-6000**

20750 Ventura Boulevard, Suite 400

Woodland Hills, CA 91364

[www.lmwslaw.com](http://www.lmwslaw.com)

*Serving Ventura, Los Angeles and Orange Counties*

Making a false or fraudulent workers' compensation claim is a felony subject to up to five years in prison or a fine up to \$50,000.00 or double the value of the fraud, whichever is greater, or both imprisonment and fine.



## Financial and retirement planning

### CSFA credit card

The CSFA credit card offered through SF Fire Credit Union identifies you as a member of the California State Firefighters' Association. Each purchase made with the card helps support CSFA's programs for firefighters. No annual fee, no cash advance or balance transfer fee, and a low credit-union interest rate make this card the one you need to have in your wallet. Choose from the standard image (shown here) or personalize your card with a family photo. To apply visit [www.csfa.net](http://www.csfa.net) or call (888) 499-FIRE (3473).



### Eligibility to join SF Fire Credit Union

Any CSFA member may join the SF Fire Credit Union. To learn more visit [www.sffirecu.org](http://www.sffirecu.org) or call (888) 499-FIRE.

### Estate planning (Living Trusts)

In order to protect your family and assets, a properly planned and executed estate plan is not a luxury that you can do without. CSFA has partnered with Goyette & Associates to offer comprehensive living trust packages (revocable living trust, wills, healthcare directives, powers of attorney, transfer deeds and other finding documents) at discounted rates.

To get more information, call 1-888-993-1600 for a free consultation. If you already have an estate plan, Goyette & Associates will review your existing documents for free. For video clips answering your living trust and estate planning questions and much more check out [www.goyetteassociates.com](http://www.goyetteassociates.com)



## HONOR. RECOGNITION. VALOR.

*CSFA's Valor Awards Committee  
is looking for heroes to honor  
from your community.*

**Nominations close  
June 30**

For information on the nominating  
process visit our website below.

**VISIT: [www.csfa.net/valor](http://www.csfa.net/valor)**



## Insurance

### Auto and homeowners insurance

Endorsed by the CSFA since 1974, California Casualty offers members significant savings on auto and home insurance with exclusive benefits for firefighters: \$500 personal property coverage for items stolen from your vehicle – including turnout gear – Free ID Defense and the Fallen Hero Survivor premium waiver.

California Casualty also offers renters, boat and motorcycle insurance.

Founded in 1914, California Casualty maintains a 96 percent claims satisfaction rating and 99 percent of our customers would recommend California Casualty to their friends and co-workers. Get all the savings you deserve, call an advisor today for a no-hassle policy review at 1.866.680.5142 or visit [www.calcas.com/CSFA](http://www.calcas.com/CSFA).



### Insurance Programs: Career, Volunteer and Retiree:

Risk Strategies is the CSFEWBC's broker and is ranked as Top 20 insurance broker in United States. Risk Strategies has over 70 offices nationwide and over \$3 billion in annual premium with the top insurance carriers. Our carrier relationship allows us to negotiate the best possible benefits and pricing to the CSFA membership. We provide the following benefits:

- Term Life Insurance 5-year, 10-year and 20-year term policies.
- Long Term Disability Plans for group and individuals.
- Volunteer Group Accident and Medical plans through Provident Agency.
- Department Group Medical, Dental and Vision Plans and much more.
- Colonial Life Voluntary Benefits for Individuals.

Call Risk Strategies @ (866) 352-1658 or email [CSFAadmin@risk-strategies](mailto:CSFAadmin@risk-strategies) for more information.



### Prepaid legal advice and identify theft protection

CSFA has partnered with new CSFA Business Member LegalShield to offer a CSFA member discount on the most comprehensive identity theft protection and legal plans in North America.



## **Scholarships available for CSFA members' children and grandchildren**

CSFA Scholarships are available for children and grandchildren of CSFA members and are administered by the CSFA Historical Society, (a separate 501c3 that is affiliated with CSFA) through the CSFA Historical Society Scholarship Fund. Donations to the CSFA Scholarship Fund are welcome and are tax-deductible.

A scholarship application can be downloaded from the CSFA website starting November 1 of each year. The deadline for submission of applications is March 1.

Applicants must be children or grandchildren of CSFA members in good standing.

Students attending 4-year universities, community colleges, or technical or trade schools or colleges may apply and will all get the same amount no matter what type of school is being attended.

**Application deadline  
March 1, 2020. Visit  
[www.csfa.net](http://www.csfa.net) to  
apply.**



# Workers' Compensation/ Labor, Retirement Issues and Estate Planning Recommended Attorneys

## Retirement

Linda J. Brown  
999 Fifth Avenue, Suite 430  
San Rafael, CA 94901  
(415) 925-9212

Richard Elder  
3107 Clayton Rd.  
Concord, CA 94519  
(925) 676-7991 or (800) 242-COMP

Scott O'Mara  
2370 5th Ave.  
San Diego, CA 92101  
(619) 239-9885 or (800) 247-1222

Tom Wicke  
20750 Ventura Blvd., #400  
Woodland Hills, CA 91364  
(818) 703-6000

## Workers' Compensation

Linda J. Brown  
999 Fifth Avenue, Suite 430  
San Rafael, CA 94901  
(415) 925-9212

Richard Elder  
3107 Clayton Rd.  
Concord, CA 94519  
(925)-676-7991 or (800) 242-COMP

Lewis, Marenstein, & Sherwin  
20750 Ventura Blvd. #400  
Woodland Hills, CA 91364-2387  
(818) 703-6000

Scott O'Mara  
2370 5th Ave.  
San Diego, CA 92101  
(619) 239-9885 or (800) 247-1222

Lawrence R. Whiting  
2700 N Main St #1020  
Santa Ana, CA 92705-6635  
Bus: (714) 866-0714 or (866) 257-0714  
FAX: (714) 866-0715  
e-mail:iodlaw@sbcglobal.net

## Employee-Employer Relations Attorneys

Dennis M. Grady  
Grady & Associates  
3517 Camino Del Rio S, #400  
San Diego, CA 92108  
(619) 528-2530  
FAX: (619) 528-1580  
E-mail: gradylaw@hotmail.com

Stephen H. Silver  
P.O. Box 2161  
Santa Monica, CA 90407-2161  
Bus: (310) 393-1486/(323) 870-0900  
FAX: (310) 395-5801

## Estate Planning

Rafael Ruano  
11344 Coloma Rd #145  
Gold River, CA 95670  
Bus: (888) 993-1600  
(916) 851-1900  
FAX: (916) 851-1995  
E-mail: info@goyette-assoc.com

## Labor

Dennis M. Grady  
Grady & Associates  
3517 Camino Del Rio S, #400  
San Diego, CA 92108  
(619) 528-2530  
FAX: (619) 528-1580  
E-mail: gradylaw@hotmail.com

Stephen H. Silver  
P.O. Box 2161  
Santa Monica, CA 90407-2161  
Bus: (310) 393-1486/(323) 870-0900  
FAX: (310) 395-5801

Paul Q. Goyette  
11344 Coloma Rd #145  
Gold River, CA 95670  
Bus: (888) 993-1600  
(916) 851-1900  
FAX: (916) 851-1995  
E-mail: info@goyette-assoc.com



# **CALIFORNIA STATE FIREFIGHTERS' EMPLOYEE WELFARE BENEFITS CORPORATION Volunteer Firefighter Length of Service Award**

## **Volunteer Firefighters' Length of Service Award Plan (VFLSA)**

Sponsored by the California State Firefighters' Employee Welfare Benefit Corporation Plan Highlights



PROUDLY SERVING THE ENTIRE CALIFORNIA  
FIRE SERVICE SINCE 1922



### **Who qualifies for the Plan?**

California Volunteer Firefighters that are at least 60 years of age with 10-20 years of service

### **What is the Plan for?**

Volunteer Firefighters' Length of Service Award Plan offering monthly award payments for life!

### **What is the purpose of the Plan?**

To provide cities, counties, or districts that have fire departments with Volunteer Emergency Responders the opportunity to offer these members a monthly award for life.

To strengthen these departments through the creation of an incentive for the Volunteer to respond to emergency calls and attend official department training drills and meetings.

To provide a means for local communities to bestow fitting reward and recognition for long and faithful Volunteer service.

c/o Adapt Management (208) 345-5109  
1775 W State St #225, Boise ID 83702 info@adaptmanagement.org  
For more information, please visit [www.myVFLSA.com](http://www.myVFLSA.com)

# STOP!



**Your “garbage” may be “gold”  
to a needy California fire department.**

Before your department throws out ANY surplus equipment (radios, turnouts, helmets, breathing apparatus, boots, hose, ladders or apparatus) contact CSFA. We link your surplus equipment with needy fire departments throughout California.

**For information visit [www.csfa.net](http://www.csfa.net) and select ‘Volunteers’ at the top of the home page or call (800) 451-2732 to donate or place a request for equipment.**

*Let’s work together to keep all  
California firefighters safe and well equipped.*

# Have CSFA at your fingertips!

Download the **FREE CSFA** smart phone app  
Stay informed about free CSFA-sponsored live fire training, record your incident exposures, read the weekly *CSFA Connection* and more!



# Other CSFA programs

## Volunteer Firefighter Length of Service Award

The Volunteer Firefighter Length of Service Award program is an award program administered by California State Firefighters' Employee Welfare Benefits Corporation (CSFEWBC - the Benefits Division of CSFA). The Award program enables fire departments to offer an incentive to their volunteer firefighters and to reward them for their faithful service by providing the opportunity to earn a lifetime monetary award.

## Surplus Equipment Placement program.

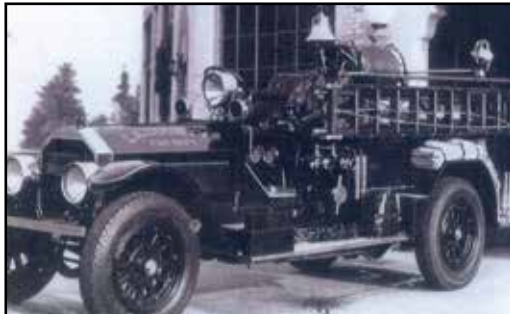
You can help make California a safer place for the public and for firefighters. CSFA acts as a transfer agent, linking needy departments with donated surplus equipment. If your department has surplus radios, turnouts, helmets, breathing apparatus, boots, hose or ladders consider a donation to the CSFA Surplus Equipment Placement Program. Contact the CSFA office for more information or visit the CSFA website. If your department is in need of donated equipment the Surplus Equipment Program can help too. Visit the CSFA website for details.

## CSFA Standing Committees

CSFA maintains a number of specialized committees designed to support the work of the CSFA Board of Directors and help set policies for the association. Check a copy of *The California Fire Service Magazine* or [www.csfa.net](http://www.csfa.net) for the latest contact information.

## CSFA Historical Society

Interested in the history of the fire service and CSFA? The CSFA Historical Society is dedicated to fire prevention education, preserving the history of California State Firefighters' Association and the promotion of goodwill for the entire fire service. To become involved with the CSFA Historical Society or book the CSFA Steamer contact the CSFA office.





## CSFA Resolution Process

Any CSFA member in good standing can introduce a resolution to the CSFA Resolutions Committee for a review of content and accuracy to be voted upon at the annual CSFA conference. The CSFA resolution system has led to many great legislative and regulatory advancements on behalf of the fire service in California.

## CSFA Pipes and Drums

CSFA, in conjunction with the CSFA Historical Society, has formed a bagpipe and drum team. The team is available for funerals, memorials and other CSFA-related events and for fire, police and military events. If you are interested in joining the Team or booking the Team for an event email [pipesanddrums@csfa.net](mailto:pipesanddrums@csfa.net).



*Thank you!*

*To the following businesses that show their support of CSFA through their Business class membership.*



If you own a business or know of a business that would like to support CSFA as a Business member please refer them to (800) 451-2732 or visit [www.csfa.net](http://www.csfa.net) for more information.

**1582** (775) 846-3413 1855 N McCarran Blvd Sparks, NV 89431-3363

**American Construction Inspections & Consulting, Inc.** 5802 Abbey Dr Westminster, CA 92683-2402

**Boise Mobile Equipment** (208) 338-1444 900 W Boeing St Boise, ID 83705-5417 <http://www.bmefire.com/>

**ComTech Communications** (800) 377-7422 120 Main Avenue Suite J Sacramento, CA 95838-2043 [www.comtechcom.net](http://www.comtechcom.net)

**Emergency Reporting** 851 Coho Way Ste 307 Bellingham, WA 98225-2066 [www.emergencyreporting.com](http://www.emergencyreporting.com)

**Emergent Respiratory** 1656 Ord Way Oceanside, CA 92056

**Fremont Bank: Tracy Petro** 821 Corporate Way Fremont, CA 94539-6115

**Hands To Help You** 10012 Del Almedra Drive Oakdale, CA 95361

**Law Office of Scott O'Mara** (800) 529-1199 2370 5th Ave San Diego, CA 92101-1611 [www.scottomara.com](http://www.scottomara.com)

**Law Offices of Geoff Gasway** 23 Buckskin Rd Bell Canyon, CA 91307-1121

**Legal Shield** (805) 440-4529 1034 Emeral Bay Rd, #448 South Lake Tahoe, CA 96150-5824 [www.legalshield.com](http://www.legalshield.com)

**PumpPodUSA** (844) 766-5763 51 Strathearn Place Simi Valley, CA 93065-1653 [www.pumppodusa.com](http://www.pumppodusa.com)

**SF Fire Credit Union** (415) 674-4884 3201 California St San Francisco, CA 94118-1903 [www.sffirecu.org](http://www.sffirecu.org)

**Southern California Fire Services** 2855 Sampson Ave Corona, CA 92879-6126

**W.S. Darley & Co.** 1051 Palmer St Chippewa Falls, WI 54729-5413 [www.darley.com](http://www.darley.com)

# Quick list of important numbers

## **CSFA Office**

(800) 451-CSFA

(916) 446-9880

(916) 446-9889 (Fax)

[www.csfa.net](http://www.csfa.net) • email: [csfa@csfa.net](mailto:csfa@csfa.net)

## **California Casualty Auto & Home Insurance**

(866) 680-5142

[www.calcas.com/csfa](http://www.calcas.com/csfa)

## **CalPERS**

(888) CalPERS (225-7377)

[www.calpers.ca.gov](http://www.calpers.ca.gov)

## **Chaplains**

Dick Brown

(209) 304-2669

Mark Woolf

Los Angeles FD

(951) 294-7135

[firechaplain@csfa.net](mailto:firechaplain@csfa.net)

## **Firefighters for Christ**

(949) 770-7759

[www.firefightersforchrist.org](http://www.firefightersforchrist.org)

[info@firefightersforchrist.org](mailto:info@firefightersforchrist.org)

## **Fire Services Training Institute**

(800) 451-CSFA

[www.cafsti.org](http://www.cafsti.org)

## **Goyette & Associates**

(888) 993-1600

[rruano@goyette-assoc.com](mailto:rruano@goyette-assoc.com)

## **Office of the State Fire Marshal**

(916) 445-8200

[www.fire.ca.gov](http://www.fire.ca.gov)

## **Public Safety Officers' Benefits Program (PSOB)**

(888) 744-6513

[www.ojp.usdoj.gov/BJA/grant/psob/psob\\_death.html](http://www.ojp.usdoj.gov/BJA/grant/psob/psob_death.html)

## **Risk Strategies Company**

(Life and disability insurance)

Amber Olivan

866-352-1658

## **SF Fire Credit Union**

(888) 499-FIRE (3473)

[www.sffirecu.org](http://www.sffirecu.org)

## **Social Security Administration**

(800) 772-1213

[www.ssa.gov](http://www.ssa.gov)

## **US Fire Administration**

(301) 447-1000

[www.usfa.dhs.gov](http://www.usfa.dhs.gov)

## **Volunteer Length of Service Award (VLSA)**

Adapt Management,

Krishina Riggs

(208) 345-5109

# Do you 'like' CSFA?

## Over 47,700 do.



CSFA has been on Facebook since 2009, providing timely information about California's fire service. 'Like' California State Firefighters' Association on Facebook to stay in the know.



Join with over 13,300 Instagram followers.





SF Fire Credit Union

# JOIN US

Founded in 1951 by firefighters, it's been our privilege to serve your community. Our mission is to put you first.

## GREAT PRODUCTS

- Home Loans
- Auto Loans
- VISA Credit Cards
- Term Certificates
- Tiered Savings Accounts

## GREAT SERVICES

- ATM Surcharge Rebates
- Free Mobile App
- Free Financial Counseling
- Free Quarterly Credit Grades
- Free Budgeting Tools in Online Banking

APPLY ONLINE OR CALL US: [SFFIRECU.ORG](http://SFFIRECU.ORG) | 1.888.499.FIRE (3473)

Contact Center & Web Chat Hours – 7:00AM to 8:00PM, Monday - Saturday

SF Fire Credit Union | 3201 California Street, San Francisco, CA 94118



**F.I.C.** AMERICAN SHARE INSURANCE  
Member FDIC. Equal Housing Lender.  
Member of the FDIC. Member of the FDIC.