



Rochester Firefighters' Benevolent Association

Benevolent News

Spring 2008

Officers:

Willie Jackson ~ President
Matt Murphy ~ Vice President
Pat Agostinelli ~ Secretary
Jeff Griggs ~ Treasurer
Fred DeNunzio ~ Assistant
Treasurer

Board of Trustees:

Bob McEneaney ~ Battalion Chiefs'
Representative
Dick Mattice ~ Captains'
Representative
Jim Ryan ~ Lieutenants'
Representative
Jim Geiger ~ Firefighters'
Representative
Joe O'Gorman ~ Firefighters'
Representative
Marc Strazdins ~ Firefighters'
Representative
Gary Vales ~ Firefighters'
Representative
Dan Cavuoto ~ Retirees'
Representative
Bruce Celento ~ Retirees'
Representative
Dennis Trocano ~ Retirees'
Representative

RFBA Poker Tournament

The poker tournament was a great success, with 45 playing members in attendance and more members on hand to watch the action. We've had a lot of positive feedback about this event and we plan on holding more events like it in the future to bring our active and retired members together. Thanks to all of the members who participated.

The RFBA Loan Fund

Members sometimes ask why we still operate a loan fund. Years ago, the loan fund's primary purpose was to help members purchase their work uniforms. As time passed, our job benefits improved drastically and the primary function of the loan fund changed as well. Today, members in good standing who need a loan can simply contact the RFBA Assistant Treasurer, Fred DeNunzio (Q6/G2) and request an application.

Loan rates and policies - Article XIII of the RFBA Constitution governs the loan fund. Other specifics are as follows:

Applications

- Each applicant must complete a loan application. The process for approving or denying a loan includes checking the applicant's past loan payment history with the RFBA.
- If a loan application is denied, further action will be taken per Article XIII, Section 13.3 (b) of the Constitution.

Terms and Rates

- One year loan—10%
- Two year loan—12.5%
- Minimum loan is \$100.00; Maximum loan is \$1000.00

Payments

- Payments are due on the first of each month. If a payment is more than 10 days late, a 5% late fee will be added to the payment.
- If a payment is not received after 30 days, a late notice will be sent to the applicant. If a payment is still not received after 60 days, a second late notice will be sent to the applicant. If a payment is still not received after 90 days, a final notice will be sent to the applicant demanding payment in full.
- If a payment is still not received within 5 business days after the applicant has received the final notice, the account will be turned over to a collection agency and/or small claims court.
- If the loan is not satisfied upon the death of the applicant, the amount owed, including late fees and interest, will be deducted from the death benefit as stated in Article XIII, Section 13.4 (b) (1) of the Constitution.