

# Lynn Firemen's Federal Credit Union is joining First Responders Credit Union

## Frequently Asked Questions

*Last updated: October 8, 2026*

We know you may have questions, and we want you to have clear answers. We'll add to this page as the process moves forward.

## About the decision

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### What's happening?

Lynn Firemen's Federal Credit Union plans to join First Responders Credit Union. Our Board approved this step after careful consideration. It still needs approval from regulators and a vote by the members of both credit unions.

### Why is Lynn Firemen's joining First Responders Credit Union?

For more than 90 years, we've served the firefighters of Lynn, Nahant, Saugus, and Swampscott and their families. To keep serving you well for decades to come, members need the technology they expect, a wider range of products, enhanced access, and the staff to support them. Your Board concluded that the best way to protect what we've built together was to find a partner that shares our values and can offer more than we could on our own.

### Who is First Responders Credit Union?

First Responders Credit Union, formerly known as Boston Firefighters Credit Union, changed their name with a member vote earlier this year. Founded the same way we were, it has served the people who answer the call and the families who support them since 1947. They understand shift schedules, overtime, and the questions that come with the job, because their members live it too.

### Am I eligible to be a member of First Responders Credit Union?

Yes. Every Lynn Firemen's member is already eligible to join First Responders Credit Union, which shows how closely our two communities are connected.

### Is this a merger?

Yes. Formally, when one credit union joins another, it's called a merger. You'll see that word in the official notice and ballot you receive by mail.

## What this means for you

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### Does anything change for me right now?

No. Keep using Lynn Firemen's just as you do today. Nothing changes while we work through approvals, and you'll hear from us well before anything does.

### Is my money still insured?

Yes. Both credit unions are federally insured, and that stays the same throughout.

**Will the Lynn branch stay open?**

Yes. The Lynn branch will remain open, and branches and staff stay the same at both credit unions.

**What will I gain?**

Joining First Responders Credit Union will give you access to more products, more ways to manage your money, and the resources of a larger credit union, while honoring the firefighter roots that have defined Lynn Firemen's from the start.

**Will my account numbers, cards, checks, or online access change?**

Not now. If anything about your accounts will change, you'll receive a letter well in advance that explains exactly what to do and when. We'll also post details here.

## **Voting**

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**Do I get a vote?**

Yes, and your voice matters. The members of both credit unions will vote. Lynn Firemen's members vote first. If our members approve, First Responders Credit Union members vote next.

**When is the vote?**

Dates will be shared once regulators grant preliminary approval. In the coming months, you'll receive voting information by mail, along with the details you need to make an informed decision.

**What happens if members vote no?**

If either membership votes against it, Lynn Firemen's will not join First Responders Credit Union.

## **Staying informed**

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**How will I hear about updates?**

We'll keep you informed in plain language at each step, by mail and on this page. We'll update these FAQs as new information becomes available.

**Will anyone contact me about my account because of this?**

We will never call, text, or email you asking for your account number, card number, password, or PIN. If someone contacts you asking for this information, don't share it. Hang up and call us at [phone number].

**Who can I talk to if I have questions?**

We're here to help. Stop by our branch at 30 Boston Street, Lynn, call us at (781) 593-8354 or email [lynnffcu@verizon.net](mailto:lynnffcu@verizon.net).