

Brewster Federal Credit Union Newsletter

Fall 2017 Oct, Nov, Dec

PH 330-767-4345

www.brewsterfcu.org

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Annual Audit Notice:

In connection with the supervisory committee audit of BFCU, for year ending September 30, 2017, members' accounts are being verified by Rebecca Wilson, CPA. Please examine your statement carefully. If it is incorrect, send a written explanation to:
Rebecca Wilson, CPA
6730 Lorain Ave NW
Massillon, OH 44646

Debit Cards...

Should you say Debit or Credit- what's the difference? By saying **Credit**, your Credit Union earns income...So always say **Credit** when using your Debit MasterCard from BFCU.

Coats for Christmas

You may drop off your gently worn coats at the credit union office now thru December 4th. These coats will be handed out to the less fortunate in the Stark County Community.



Fall Monthly Specials

Coloring Contest

Kids 12 & under...pick up your fall coloring contest picture and return to the credit union by October 31st at 3pm... You may win one of our great prizes!



Christmas Loan Special

Nov & Dec 2017

Need extra cash for the Holidays?
We have a loan for you!
Borrow **\$1000** with up to **10** months to repay and receive a **1% discount** on current rate earned.
Apply online at www.brewsterfcu.org

Skip-A-Pay

The months of November-December-January, you may pay a \$35 fee to skip a loan payment. See qualifications and form on back to sign up.

Christmas Club Payout

Christmas Club accounts were transferred to your regular share account on October 2, 2017. If you have made other arrangements with the credit union, then a check will be mailed to you.

E-statements

Sign up for E-Statements and receive a **\$10** credit to your account...plus it's more secure and faster. Sign up at www.brewsterfcu.org

International Credit Union Day Celebration, October 19th

This year's theme is "Dreams Thrive Here"
Stop in the Credit Union and enjoy a treat ... on us!!

Fee Schedule Updates

Effective January 1, 2018

NSF	\$35.00
NSF Not Paid	\$35.00
Deposit Item Return	\$35.00
Money Orders	\$ 1.00
Incoming Wire	\$15.00
Outgoing Wire	\$25.00
Loan Processing	\$35.00
Past Due Loan	\$35.00
HELOC Application	\$95.00
* GAP Autos	\$350.00
*Gap Effective Date 10/1/17	

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AMERICA'S
CREDIT UNIONS™
Where people are worth more than money.™

Enter to win a Turkey during the month of November: Drawing each Friday before Thanksgiving at 3PM... Good Luck!

Entry Form:



Name _____

Phone _____
Drop off at Brewster Federal Credit Union
Before November 17, 2017



BFCU Skip-A-Pay Coupon

For a \$35.00 fee, you may skip a payment and use the extra money for Christmas expenses.

You must have been current on your loan for the past three months.
Simply fill out this form and sign.

Acct# _____ Loan# _____
Pick One- Nov _____ Dec _____ Jan _____ x\$35 _____

Acct# _____ Loan# _____
Pick One- Nov _____ Dec _____ Jan _____ x\$35 _____

Acct# _____ Loan# _____
Pick One-

Nov _____ Dec _____ Jan _____ x\$35 _____

Are payments paid by payroll deduction or monthly transfer? _____ Total Fee\$ _____

Please deduct my fee from
_____savings _____checking _____enclosed

By signing I have read and agree to the terms and conditions of the skip a pay program

X _____
Date _____

The \$35.00 fee is for processing only. It does not apply to the loan. Interest will continue to accrue. By signing this form, you will be extending your maturity date one month. Installment loan only, excludes Home Equity line of credit or Mortgage. Loan must have been current three months to qualify, members with GAP who skip more than twice during the term of the loan may have future claim or payoff discrepancies.

*Dividends paid September 30, 2017

Regular Shares	Rate	APY
Balance \$500 & over	.20%	.201%
Share Drafts		
Balance \$1000 & over	.20%	.201%
Christmas & Vacation Club		
Balance \$100 & over	.20%	.201%

Certificate of Deposit

Minimum deposit of \$1000.00

6 month	.40%	.401%
12 month	.50%	.501%

APY= Annual Percentage Yield

*Rates subject to change without notice.

Holiday Closings 2017

Columbus Day _____ October 9

Veterans Day _____ November 10

Thanksgiving _____ November 23 & 24

Christmas Observance _____ December 25

New Year Observance _____ January 1

Brewster Federal Credit Union

105 S Wabash Ave
PO BOX 115
Brewster, Ohio 44613

To report a lost or stolen debit card Please call our office at 330-767-4345 during normal business hours.
1-888-690-7888 after hours/weekends

This credit union is federally insured by the National Credit Union Administration."

