

# Brewster Federal Credit Union Newsletter

July-August-September 2017 PH 330-767-4345

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

bfcu@sssnet.com

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## E-Statements:

Now is the time to "go green" with BFCU. When you sign up for E-Statements, you automatically get a **\$10 that's right a \$10 credit** to your account. An e-Statement is an electronic version of your bank statement that contains all the same information but saves paper and frees up storage space.

E-Statements are a safe, secure way to view your account statements.



Sign up online at

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

Be sure to click start e-statements

## ANNUAL PRIVACY NOTICE

Our annual privacy notice may be viewed online at [www.brewsterfcu.org](http://www.brewsterfcu.org). Go to bottom of home page, click on privacy notice, towards the middle of the page it will say: Credit Union Privacy Statement, to get the PDF version, click on *click here*.

You may also receive a paper copy in the mail by calling 330-767-4345.

## July, August & September Specials

### July & August: Back to school

Please bring your kids to the credit union for a special gift ... during the months of July and August.



## September: Tailgate Special

Enter into our drawing to win a Tailgate Special package by:

- Opening a new account
- Refer a new member
- Start a new service
- Get a new loan
- Make a deposit

During the month of September!



## Best Rates in Town Personalized Lending Program

Our rates depend on your individual credit score. Vehicle loans and Personal loans available...Contact us today.

## Discounted Amusement Park tickets now on sale...

Cedar Point....Adult .... \$49.00  
Ride & Refresh.....\$53.00  
(Includes unlimited coca cola fountain drinks)

Junior/Senior....\$43.00  
Cedar Point ...2 day tickets... \$74.00  
Cedar Point Shores.....\$33.00

Tickets on sale through October

## Mobile Banking

On your Iphone, Ipad and Android Our mobile banking is a fast, free and secure way to:

- Check your balance and transaction history
- Transfer funds between eligible accounts & loans
- Pay bills
- Locate ATMs and Shared branching locations

## CHRISTMAS CLUB

Transfers will be the first week in October...continue to make deposits...so you can be prepared for the Holiday Season...It will be here fast! Remember: Your Christmas Club will be transferred to your shares account, unless you have made arrangements for us to mail you a check.



AMERICA'S  
CREDIT  
UNIONS™

\*Dividends paid June 30, 2016

Regular Shares	Rate	APY
Balance \$500 & over	.20%	.201%

**Share Drafts**

Balance \$1000 & over	.20%	.201%
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**Christmas & Vacation Club**

Balance \$100 & over	.20%	.201%
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**Certificate of Deposit**

Minimum deposit of \$1000.00

6 month	.40%	.401%
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12 month	.50%	.501%
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APY= Annual Percentage Yield

\*Rates subject to change without notice.

Please contact the credit union for additional information.

## Holiday Closings

Independence Day, July 4<sup>th</sup>

Labor Day, September 4<sup>th</sup>

### Brewster Federal Credit Union

105 S Wabash Ave

PO BOX 115

Brewster, Ohio 44613

PH 330-767-4345

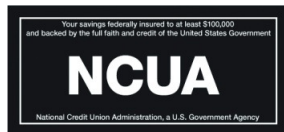
Fax 330-767-4666

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

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

Hours Monday – Friday 9-5



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



# Savings Withdrawal & Transfer Limits

## FEDERALLY REGULATED

Limit 6 per month in any combination:

ACH from **SAVINGS** only (preauthorized EFT's)

ONLINE from **SAVINGS** only

TELEPHONE TRANSFERS from **SAVINGS** only

NSF transfers to checking from **SAVINGS** only

*Each member is allowed any combination of 6 of the above transactions. After 6 per month, additional transactions will be rejected and overdraft fees assessed.*

## NON REGULATED SAVINGS/WITHDRAWALS/TRANSFERS

Any ATM Transaction  
Any In-Person Transactions  
Any Mail Transactions  
Any Night Drop Transactions

### Four strategies to help manage Federally Regulated SAVINGS withdrawal/transfer limits:

1. Do not authorize anyone to make ACH withdrawals from your savings account. Instead, set up the withdrawal from your checking account which has unlimited ACH withdrawals.
2. Balance your checking account periodically. This will help limit the number of NSF transfers from your savings account.
3. Plan ahead either to stop by or mail in your funds transfer request. These two types of transfers are not limited.
4. Plan ahead and make one larger transfer instead of several small transfers. Each regulated transfer counts as one transaction, no matter what the size.



To find locations visit:

<http://www.co-opsharedbranch.org>

For Immediate access to your payroll check deposit- Just show them your paystub that was attached with your check. It will be coded differently so funds are available immediately.

Any check deposited that is not a government or payroll check will have a two day hold on, please plan accordingly.