

Brewster Federal Credit Union Newsletter

Winter 2019 Jan, Feb, March

PH 330-767-4345

www.brewsterfcu.org

acarney@brewsterfcu.org

At A Glance:

Dormant Acct Fee...

Annual Credit Report...

E-Statements...

Contests...

Annual Meeting...

Tax Tips...

Online Bill Pay...

Christmas & Vacation Clubs...

Car Loans...

NCUA Share Insurance...

Shared Branching...

Holiday Closings...

Dormant Account Fee:

If your account with BFCU has a balance below \$500, and there has been no member-initiated activity within the last 24 months then you will receive a **monthly** fee of \$3 until account is closed or a transaction has been done by the member. Please check your accounts to see when the last activity has been done.

Annual Credit Report

You can get a free credit report one time per year from Equifax, Experian or Trans Union or all three. We advise you stagger your reports over the year. This will help you monitor your reports for signs of identity theft or fraud year round.

To get your report, sign into www.annualcreditreport.com

Or call 1-877-322-8228

Or write a letter to:

Annual Credit Report

Request Service

PO BOX 105281

Atlanta, GA 30348-5281

How to get \$10 FREE

When you sign up for E-Statements, you will receive a **\$10** deposit to your account. Go to www.brewsterfcu.org to sign up for online banking and E-Statements.



Open a new account, sign up for a new service, refer a new member, or get a new loan...you will be entered in our drawing for a \$25 gas card! Drawing will be held Feb 14th

HAPPY EASTER!



We will be holding a coloring contest for all the youth of the Credit Union, age 12 & under. Winners will be announced March 17th at 3:00

Annual Meeting

Saturday, March 16th at 5:30pm

At the Amish Door Restaurant
Mark your calendar and join us!

Details to follow



Tax Tips-

SAVE THIS STATEMENT

1099 INT Notices:

If you have earned \$10 or more in dividend income during 2018 then you will be mailed a 1099 notice. These will be mailed to you by January 31. This will also be listed on the last statement of the year.

When filing your 2018 tax return, and signing up for direct deposit you will need to provide your credit union routing and transit number: 241274200

Save Time and Stamps with Online Bill Pay!

If you have a Brewster Federal Credit Union checking account, take a look at our FREE Online Bill Pay. One of the many perks of internet technology, Online Bill Pay lets you pay bills quickly, securely and easily through your BFCU checking account. To enroll, simply log into your BFCU online Home Banking account and follow the prompts. And don't forget our Mobile App!

A Golden Opportunity to Save with a Christmas Club!

Don't count on St Nicholas secretly throwing bags of gold in your stocking. Open a Christmas Club Account! Make Regular monthly deposits and when the holiday season starts, you'll have funds ready to shop without resorting to credit cards.

Vacation Club

Your first step toward an affordable vacation is to save for it. When you plan a trip, consider using a Vacation Club Account. You open a vacation club account specifically to save for a vacation. That way the money is slightly less accessible and you're less inclined to dip into it for other expenses. By setting aside a specific amount from each paycheck, you ensure that you have enough money when your vacation time rolls around.

Car Loans

Did you sign for a car loan this weekend? We would love to help you bring it back!!

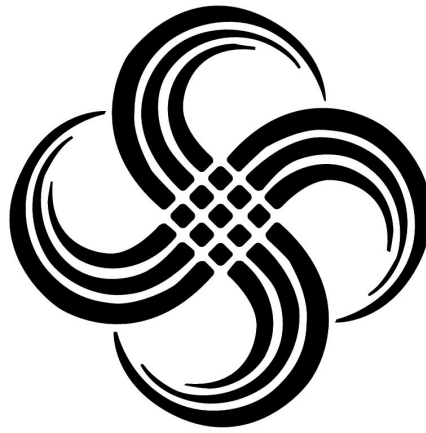
Count the benefits: no pre-pay penalty, payroll deductions, convenient payments and paper titles on file here at the credit union.

*Certain restrictions and qualifications apply.



Keep your Money NCUA-safe

Have you ever been concerned about the safety of your money that is deposited at the Credit Union? Or didn't understand what share insurance is? Or want to know your insurance limits? Just go to www.mycreditunion.com.



BREWSTER FEDERAL CREDIT UNION

Offers Shared Branching to our members

Stop in at any credit union in the USA with the swirl logo, along with your BFCU account number and a valid government issued photo ID to do transactions such as:

CHECK CASHING, DEPOSITS, WITHDRAWALS, LOAN PAYMENTS, OR TRANSFERS BETWEEN ACCOUNTS.

Search for participating locations at: www.creditunion.net or call 1-800-919-2872

Holiday Closings 2019

Happy New Year
Monday, December 31st &
Tuesday, January 1st

Martin Luther King Jr Day
Monday, January 21st

Presidents Day
Monday, February 18th

Good Friday
Friday, April 19th

Dividends paid December 31, 2018

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

Share Drafts	Rate	APY
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%
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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.

Brewster Federal Credit Union

105 S Wabash Ave
PO BOX 115
Brewster, Ohio 44613

PH 330-767-4345

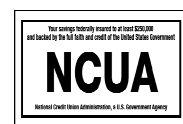
Fax 330-767-4666

www.brewsterfcu.org

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.

