

# BREWSTER FEDERAL CREDIT UNION

## NEWSLETTER

Fall 2020 – October, November, December, Phone 330-767-4345, [www.brewsterfcu.org](http://www.brewsterfcu.org),  
[bfcu@sssnet.com](mailto:bfcu@sssnet.com)

BREWSTER FEDERAL CREDIT UNION RECEIVED FUNDING THROUGH A GRANT FROM THE OHIO CREDIT UNION FOUNDATION.

ANNUAL AUDIT NOTICE: In connection with the supervisory committee audit of BFCU for the year ending September 30, 2020, members' accounts are being verified by the accounting firm of Maloney + Novotny. Please examine your statement carefully. If it is incorrect, send a written explanation to: MALONE + NOVOTNY, 4774 MUNSION ST NW, STE 402, CANTON, OH 44718

DEBIT CARDS... Should you say Debit or Credit-what's the difference? By saying CREDIT, our 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 starting October 1<sup>st</sup>. These coats will be handed out to the less fortunate in the Stark County Community.

COLORING CONTEST... Kids 12 & under, pick up your coloring contest picture and return it to the credit union by Friday, October at 3pm. You may win one of our fun prizes!

CHRISTMAS LOAN SPECIAL, NOVEMBER & DECEMBER 2020... Need extra cash for the Holidays? We have a loan for you! Borrow \$1000 for up to 10 months to repay and receive a 1% discount on current rate earned. Apply online at [www.brewsterfcu.org](http://www.brewsterfcu.org)

HAVE A QUESTION OR CONCERN... You can contact our Supervisory Committee by mail at: Brewster FCU, PO Box 18, Brewster, OH 44613

CHRISTMAS CLUB PAYOUT... Christmas Club accounts were transferred to your regular share on October 1, 2020. If you have made other arrangements with the credit union, then a check will be mailed to you.

INTERNATIONAL CREDIT UNION CELEBRATION...On October 15, 2020, join credit union members around the globe in celebrating International Credit Union Day. Stop by for a treat!

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

ENTER TO WIN A TURKEY DURING THE MONTH OF NOVEMBER...Drawing each Friday before Thanksgiving at 3PM, Good Luck!

\*Dividends paid September 30, 2020...

<b>Regular Shares</b>	<b>Rate</b>	<b>APY</b>
Balance \$500 & over	.10%	.101%
<b>Share Drafts</b>		
Balance \$1000 & over	.10%	.101%
<b>Christmas &amp; Vacation Club</b>		
Balance \$100 & over	.10%	.101%
<b>Certificate of Deposit</b>		
Minimum deposit of \$1000.00		
6 month	.30%	.301%
12 month	.40%	.401%

APY= Annual Percentage Yield

\*Rates subject to change without notice.

Please contact the credit union for additional information.

## **HOLIDAY CLOSINGS 2020**

Columbus Day	October 12
Veterans Day	November 11
Thanksgiving	November 26 & 27
Christmas	December 24 & 25
New Year Observance	December 31 & January 1

BREWSTER FEDERAL CREDIT UNION, 105 WABASH AVE S, BREWSTER, OH 44613

TO REPORT A LOST OR STOLEN DEBIT CARD PLEASE CALL OUR OFFICE AT 330-767-4345 DURING NORMAL BUSINESS HOURS. AFTER BUSINESS HOURS/WEEDENDS CALL 1-877-918-7313

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

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.

## **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.