

Brewster Federal Credit Union Newsletter

Fall 2020 Oct, Nov, Dec

PH 330-767-4345

www.brewsterfcu.org

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 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:

Maloney + Novotny
4774 Munson St NW, Ste 402
Canton, OH 44718

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 starting October 1st. 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...return to the credit union by Friday, October 30th at 3pm...You may win one of our fun prizes!



Christmas Loan Special Nov & Dec 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



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 account 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 Day 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



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

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.



*Dividends paid September 30, 2020

Regular Shares	Rate	APY
Balance \$500 & over	.10%	.101%
Share Drafts		
Balance \$1000 & over	.10%	.101%
Christmas & Vacation Club		
Balance \$100 & over	.10%	.101%

Certificate of Deposit
Minimum deposit of \$1000.00

6 month	.20%	.201%
12 month	.30%	.301%

APY= Annual Percentage Yield
*Rates subject to change without notice.

Holiday Closings 2020

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

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 _____

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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.

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.
1-888-918-7313 after hours/weekends

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

