

Brewster Federal Credit Union Newsletter

July-August-September 2021 PH 330-767-4345 www.brewsterfcu.org bfcu@sssnet.com

3.50% APR variable Home Equity Line of Credit – No Application Fees, No Appraisal Fees

E-Statement Promo Coming to an End: Now is the time to go green with BFCU. When you sign up for E-Statements, you get a \$10 credit to your account through December 31, 2021. 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.

Annual Privacy Notice: Our annual privacy notice may be viewed online at www.brewsterfcu.org. Go to the bottom of the home page, click on privacy notice, towards the middle of the page it will read: Credit Union Privacy Statement. You may also receive a paper copy in the mail by calling 330-767-4345.

July & August Specials: Stop in the credit union for your summer surprise to help you enjoy good times in the pool when the temps go up!

September Tailgate Special: Enter into our drawing to win a tailgate special package by: Opening a new account, referring a new member, starting a new service, getting a new loan, or making a deposit during the month of September.

Best Rates in Town, Personalized Lending Program: Our rates depend on your individual credit score. Vehicle loans, personal loans, tractors, ATV's, motorcycles, boats 7 campers available. Contact us today.

Brewster FCU Celebrates 65 years in the Community: To thank our members and the community, we will be hosting a cookout in the parking lot of the credit union with drawings from local businesses on July 22, 2021, from 11:00am to 1:00pm. Hope to see you there.

Withdrawals & Transfers: Keep in mind when you have automatic withdrawals, online transfers, telephone transfers, or any activity from your SAVINGS, without a signature you are limited to 6 transactions each month. The 6 transactions start over the 1st of each month.

Christmas Club: Payout 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 payout will be transferred to your shares account unless you have made arrangements for us to mail you a check.

Try our easy-to-use mobile app and home banking website.

Tickets at Work: Brewster FCU provides you access to thousands of travel and entertainment discounts. To become a member visit ticketsatwork.com and click Become A Member. Use company code: CPBREWSTERFCU to create an account. If you need help, call 800-331-6483 or go to customerservice@ticketsatwork.com.

Fee Schedule Update Effective September 1, 2021: General fees: Account closure-\$5.00 if closed within 90 days, Account reconciliation-\$20.00 per hour, Account research-\$15.00 per hour, Cashier's check-\$1.00 per check (these are credit union checks cleared by the credit union), Deposit item return-\$35.00 per item, Inactive account or dormant-\$5.00 per month after two years, Money orders-\$1.00 per money order, Incoming domestic wires-\$15.00 per transfer, Outgoing domestic wire-\$25.00 per transfer, Copy of money order-\$2.00 each, Check cashing-\$3.00, exceptions may apply, Foreign check deposits-\$20.00 per item. Share draft account fees: Check or share draft pricing-prices may vary depending upon style, NSF-\$35.00 per item, Stop payment-\$10.00 per request, Copy of draft-\$2.00 each, NSF not paid-\$35.00 each, Statement copies-\$2.00 each per month. Christmas & Vacation club account fees: Early withdrawal-\$10.00 per withdrawal. Notary fee: Non-member-\$5.00.

Holiday Closings: Independence Day – July 5th & Labor Day – September 6th

*Dividends paid June 30, 2021:

Regular Shares (balance \$500 & over) Rate .07%, APY .07%

Share Drafts (balance \$1000 & over) Rate .07%, APY .07%

Christmas & Vacation Club (balance \$100 & over) Rate .07%, APY .07%

Certificate of Deposit (minimum balance \$1000)

6 – Month Rate .05%, APY .05%

12- Month Rate .10%, APY .10%

APY=Annual Percentage Yield. *Rates subject to change without notice. Please contact the credit union for additional information.

Debit Cards: 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 and weekends. Regular hours Monday thru Thursday 9:00am to 5:00pm, Fridays 9:00am to 5:00pm.

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