

BREWSTER FEDERAL CREDIT UNION

FALL 2021 OCTOBER-NOVEMBER-DECEMBER

PHONE 330-767-4345, [www.brewsterfcu.org](http://www.brewsterfcu.org), [bfcu@sssnet.com](mailto:bfcu@sssnet.com)

Annual Audit Notice: In connection with the supervisory committee audit of BFCU for the year ending September 30, 2021, 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 Master Card from Brewster FCU.

Coats for Christmas: You may drop 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 and under can pick up a coloring contest picture and return it to the credit union by Friday, October 29<sup>th</sup> at 3:00 for a chance to win a prize!

Christmas Loan Special November & December 2021: Need extra cash for the Holidays? We have a loan for you! Borrow \$1,000 with up to 10 months to repay and receive a 1% discount on the current rate earned. Apply online at [www.brewsterfcu.org](http://www.brewsterfcu.org) or stop in.

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, 2021. If you have made other arrangements with the credit union, then a check will be mailed to you.

Building Financial Health for a Brighter Tomorrow: is the theme for International Credit Union Day, that is celebrated on Thursday, October 21, 2021. Credit unions are member-owned, member-operated, and not-for-profit cooperatives that provide a safe and convenient place for members to save money and access loans and other financial services at reasonable rates. Stop in for a free gift.

Updated Fee Schedule: Effective January 1, 2022, there will be a monthly maintenance fee on all business checking accounts.

Thanksgiving Drawing: During the month of November, enter for a chance to win a turkey. Drawings will be held each Friday before Thanksgiving at 3:00pm, good luck!

**\*Dividends paid September 30, 2021**

<b>Regular Shares</b>	<b>Rate</b>	<b>APY</b>
Balance \$500 & over	.07%	.070%
<b>Share Drafts</b>		
Balance \$1000 & over	.07%	.070%
<b>Christmas &amp; Vacation Club</b>		
Balance \$100 & over	.07%	.070%

**Certificate of Deposit**

Minimum deposit of \$1,000.00

6 month	.05%	.050%
12 month	.10%	.010%

APY= Annual Percentage Yield

\*Rates subject to change without notice.

Skip-A-Pay: The months of November, December, January, you may pay a \$35.00 and choose one month to skip a loan payment. See qualifications below.

**Brewster Federal Credit Union Christmas Skip-A-Pay**

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.

Pick one month:

Account Number \_\_\_\_\_ Loan Number \_\_\_\_\_ Nov-Dec-Jan +\$35.00 per loan

Account Number \_\_\_\_\_ Loan Number \_\_\_\_\_ Nov-Dec-Jan +\$35.00 per loan

Account Number \_\_\_\_\_ Loan Number \_\_\_\_\_ Nov-Dec-Jan +\$35.00 per loan

Are payments paid by \_\_\_ payroll deduction or \_\_\_ monthly transfer? Total Fees \_\_\_\_\_

Please deduct my fee from my \_\_\_ Savings, \_\_\_ Checking. \_\_\_ Enclosed

By signing I have read and agree to the terms and conditions of the skip-a-pay program.

\_\_\_\_\_  
Signature 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. Loan must have been current three months to qualify.

Holiday Closings 2021: Columbus Day-October 11<sup>th</sup>, Veterans Day-November 11<sup>th</sup>, Thanksgiving-November 25<sup>th</sup> & 26<sup>th</sup>, Christmas-December 24<sup>th</sup> & 25<sup>th</sup>, New Year Observance-Dec 31<sup>st</sup> & Jan 1<sup>st</sup>

Brewster Federal Credit Union, 105 Wabash Ave S, 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 or 1-888-918-7313 after hours/weekends.

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

Building Financial Health for a Brighter Tomorrow: Why do millions of people worldwide choose credit unions? Because each credit union puts an emphasis on providing service to its members and local communities. That local service - community by community – contributes to a global reach that touches more than 291 million members. As cooperative and democratic financial institutions, credit unions’ success depends on the success of their members and their community. Your best interest is in our best interest. This October 21<sup>st</sup>, Brewster Federal Credit Union will join more than 86,000 credit unions from 118 countries to celebrate the 73<sup>rd</sup> anniversary of International Credit Union Day. Credit unions thrive to make the world a better place for their members by offering affordable rates and high-quality service that simplify their lives and empower them to meet their financial goals. Visit Brewster Federal Credit Union to learn more about how credit unions fuel a force of global good.

Rules and Tips for Financial Health:

- Automate your bill pay and savings
- Look for free checking and free accounts
- Shop around for insurance, cable, and other recurring expenses
- Use a budgeting method
- Try to limit spending
- Invest early and often