

Brewster Federal Credit Union Newsletter

Fall 2021 Oct, Nov, Dec

PH 330-767-4345

www.brewsterfcu.org

bfcu@sssnet.com

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.

Annual Audit Notice:

In connection with the supervisory committee audit of BFCU for 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 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 29th at 3pm...You may win one of our fun prizes!



Christmas Loan Special Nov & Dec 2021

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, 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**

Updated Fee Schedule

Effective January 2022, there will be a monthly maintenance fee on all business checking accounts.



AMERICA'S
CREDIT UNIONS[™]
Where people are worth more than money.™

Turkey Drawing

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, 2021**

Regular Shares	Rate	APY
Balance \$500 & over	.07%	.070%
Share Drafts		
Balance \$1000 & over	.07%	.070%
Christmas & Vacation Club		
Balance \$100 & over	.07%	.070%

Certificate of Deposit
Minimum deposit of \$1000.00

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

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

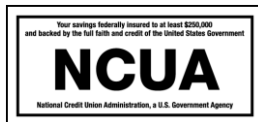
Holiday Closings 2021

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

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."

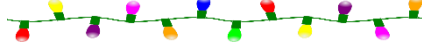


BFCU

SKIP-A-PAY

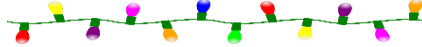
For a \$35.00 fee, you may skip a payment and use the extra money for Christmas expenses!

You must have been current on your loan for the past three months. Simply fill out this form and sign.


Account Number _____

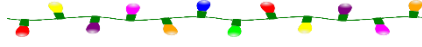
Loan Number _____

Pick one:
November-December-January
+ \$35.00 per loan


Account Number _____

Loan Number _____

Pick one:
November-December-January
+ \$35.00 per loan


Account Number _____

Loan Number _____

Pick one:
November-December-January
+\$35.00 per loan

Are payments paid by ____ payroll deduction or ____ monthly transfer?
Total Fees: \$ _____

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. Loan must have been current three months to qualify.



Why do hundreds of 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 21st, Brewster Federal Credit Union will join more than 86,000 credit unions from 118 countries to celebrate the 73rd 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 HELATH

- 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