

Brewster Federal Credit Union Newsletter

Fall 2018 Oct, Nov, Dec

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Annual Audit Notice:

In connection with the supervisory committee audit of BFCU, for year ending September 30, 2018, members' accounts are being verified by the accounting firm of Maloney+Novotny CPAs. Please examine your statement carefully. If it is incorrect, send a written explanation to:
Maloney+Novotny CPAs
4774 Munson St NW
Suite 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 between October and December. These coats will be handed out to the less fortunate in the Stark County Community.

Fall Monthly Specials

Coloring Contest

Kids 12 & under... pick up your fall coloring contest picture and return to the credit union by October 31st at 3pm... You may win one of our great prizes!



Christmas Loan Special

Nov & Dec 2018

Need extra cash for the Holidays?

We have a loan for you!
Borrow **\$1000** with up to **10** months to repay and receive a **1% discount** on current rate earned.

Apply online at www.brewsterfcu.org

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.

Christmas Club Payout

Christmas Club accounts will be transferred to your regular share account on October 1, 2018.

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



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

International Credit Union Day Celebration, October 18th

Stop in the Credit Union and enjoy a treat ... on us!!



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

Enter to win a Turkey during the month of November: Drawing every Friday before Thanksgiving at 3PM...Good Luck!

Entry Form:



Name _____

Phone _____

Drop your entry form at the Brewster Federal Credit Union.



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.

*Dividends paid September 30, 2018

Regular Shares	RATE	APY
Balance \$500 & over	.20%	.201%
Share Drafts		
Balance \$1000 & over	.20%	.201%
Christmas & Vacation Club		
Balance \$100 & over	.20%	.201%

Certificate of Deposit

Minimum deposit of \$1000.00

	RATE	APY
6 month	.40%	.401%
12 month	.50%	.501%

APY= Annual Percentage Yield

*Rates subject to change without notice.

Holiday Closings 2018

Columbus Day _____ October 8

Veterans Day _____ November 12

Thanksgiving _____ November 22 & 23

Christmas Observance _____ December 24 & 25

New Year Observance _____ December 31 & January 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.
1-888-690-7888 after hours/weekends

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

