

# Brewster Federal Credit Union Newsletter

Winter 2018 Jan, Feb, March

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[www.brewsterfcu.org](http://www.brewsterfcu.org)

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## At A Glance:

**Dormant Acct Fee...**  
**Annual Credit Report...**  
**E-Statements...**  
**Contests...**  
**Annual Meeting...**  
**Tax Tips...**  
**New Protection Program...**  
**Car Loans...**  
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**Holiday Closings...**  
**NCUA share ins...**

## ***Dormant Account Fee:***

If your account with BFCU has a balance below \$500, and there has been no member initiated activity within the last 24 months then you will receive a **monthly** fee of \$3 until account is closed or a transaction has been done by the member. Please check your accounts to see when the last activity has been done.

## **Annual Credit Report**

You can get a free credit report one time per year from Equifax, Experian or Trans Union or all three. We advise you stagger your reports over the year. This will help you monitor your reports for signs of identity theft or fraud year round.

To get your report, sign into [www.annualcreditreport.com](http://www.annualcreditreport.com)

Or call 1-877-322-8228  
Or write a letter to:  
Annual Credit Report  
Request Service  
PO BOX 105281  
Atlanta, GA 30348-5281

## **How to get \$10 FREE**

When you sign up for E-Statements you will receive a **\$10** deposit to your account. Go to [www.brewsterfcu.org](http://www.brewsterfcu.org) to sign up for online banking and E-Statements.

## **January Contest**

In addition to \$10, you will also be automatically entered into a contest to win a Manual Snow Removal System! Stop in the Credit Union for more details!!

## **February Valentine Special**

Open a new account, sign up for a new service, refer a new member, or get a new loan...you will be entered in our drawing for a \$25 gas card! Drawing will be held Feb 14<sup>th</sup>



## **HAPPY EASTER!**



We will be holding a coloring contest for all the youth members of the Credit Union Winner will be announced March 29<sup>th</sup> at 3:00

**Annual Meeting**  
Saturday, March 17<sup>th</sup> at 5:30pm  
At the Amish Door Restaurant  
Mark your calendar and join us!  
Details to follow



**Tax Tips-**

*SAVE THIS STATEMENT*

## ***1099 INT Notices:***

If you have earned \$10 or more in dividend income during 2017 then you will be mailed a 1099 notice. These will be mailed to you by January 31. This will also be listed on the last statement of the year.

When filing your 2017 tax return, and signing up for direct deposit you will need to provide your credit unions routing and transit number: 241274200

## **Unsure of your account number?**

Contact the credit union to ensure you fill in the correct information.

## **Coming Soon!**

New BFCU Loan  
Protection Program

Including life, disability,  
involuntary unemployment  
coverages and so much more...

**Save Time and Stamps with Online  
Bill Pay!**

If you have a Brewster Federal Checking account, take a look at our FREE Online Bill Pay. One of the many perks of internet technology, Online Bill Pay lets you pay bills quickly, securely and easily through your BFCU checking account. To enroll, simply log into your BFCU online Home Banking account and follow the prompts. And don't forget our Mobile App!

**A Golden Opportunity to Save with a Christmas Club!**

Don't count on St Nicholas secretly throwing bags of gold in your stocking. Open a Christmas club Account! Make Regular monthly deposits and when the holiday season starts, you'll have funds ready to shop without resorting to credit cards.

**Vacation Clubs**

Your first step toward an affordable vacation is to save for it. When you plan a trip, consider using a vacation club account. You open a vacation club account specifically to save for a vacation. That way the money is slightly less accessible and you're less inclined to dip into it for other expenses. By setting aside a specific amount from each paycheck, you ensure that you have enough money when your vacation time rolls around.

# Car Loans

Did you sign for a car loan this weekend? We would love to help you bring it back!!

Count the benefits: no pre-pay penalty, payroll deductions, convenient payments and paper titles on file here at the credit union.

\*Certain restrictions and qualifications apply.



**No Phishin' – Don't Be Hooked!**

Phishing is an email scam aimed at obtaining your personal and financial information. This data is used to order goods or services, and/or obtain credit in the name of the victim.

**How does it work?**

Email is sent claiming to be from an internet service provider, a financial institution, an online payment service or a government agency requesting the consumer to update or verify account information.

**What should you look for?**

Legitimate companies don't ask for personal information via email. If you are asked to submit information by email, do not respond.

**Safety Measures:**

Never use email to relay personal information. If in doubt, contact the company in question by using a phone number or website you know to be correct. Check bank and credit card statements carefully for incorrect debits or charges. Report suspicious activity to the Federal Trade Commission at [www.ftc.gov](http://www.ftc.gov).

## Keep your Money NCUA-safe

Have you ever been concerned about the safety of your money that is deposited at the Credit Union? Or didn't understand what share insurance is? Or want to know your insurance limits? Just go to [www.mycreditunion.com](http://www.mycreditunion.com).

**Holiday Closings 2018**  
 Happy New Year  
 Monday, January 1st  
  
 Martin Luther King Jr Day  
 Monday, January 15  
  
 Presidents Day  
 Monday, February 19th  
  
 Good Friday  
 Friday, March 30

Dividends paid December 31, 2017

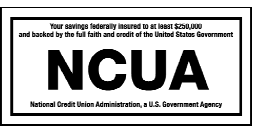
| Regular Shares  | Rate | APY   |
|---|------|-------|
| Balance \$500 & over  | .20% | .201% |
| <b>Share Drafts</b>   |      |       |
| Balance \$1000 & over   | .20% | .201% |
| <b>Christmas &amp; Vacation Club</b>  |      |       |
| Balance \$100 & over  | .20% | .201% |
| <b>Certificate of Deposit</b>   |      |       |
| Minimum deposit of \$1000.00  |      |       |
| 6 month   | .40% | .401% |
| 12 month  | .50% | .501% |
| APY= Annual Percentage Yield<br>*Rates subject to change without notice.<br>Please contact the credit union for additional information. |      |       |

**Brewster Federal Credit Union**  
 105 S Wabash Ave  
 PO BOX 115  
 Brewster, Ohio 44613

PH 330-767-4345  
 Fax 330-767-4666  
[www.brewsterfcu.org](http://www.brewsterfcu.org)

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

Hours Monday – Friday 9-5



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

