

the source



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Buckeye Community Federal Credit Union

PUT \$200 IN YOUR POCKET

For a limited time only members have an opportunity to pocket \$200. How? By financing a new (or used) vehicle with us or by moving an existing vehicle loan to BCFCU.

If you are shopping for a new vehicle, before you finance through a dealer or another financial institution, stop and consult with us. We offer multiple benefits: personal attention, on-going service, competitive interest rates, flexible payment terms, payroll deduction, disability insurance, GAP insurance, and resources to help you evaluate the price you're paying on the vehicle to make sure you get the best deal. It is really important to understand the financing terms when you purchase a new vehicle. You have to read the fine print. A member recently shared with us that she had been paying **15.25%** on her new car loan. Another

member was paying **27%**. These members moved their loans to BCFCU **and will save thousands of dollars** over the next few years.

If you financed your vehicle through the dealer or another financial institution, check your rate and terms and give one of our loan officers a call. We will try our best to beat your rate. If you **qualify** and move your existing new (or used) vehicle loan to BCFCU, **we will give you \$200 in cash.**

Note that certain terms apply. For example, your loan must have at least 36 months remaining and you must have a remaining balance of \$10,000.00 or more. Qualifying members will need to keep the loan with BCFCU for at least six months. But this can be waived if you trade vehicles and finance the new vehicle with us. Don't miss the opportunity to put a little extra cash in your pocket.

BE A SMART, INFORMED CONSUMER ACCESS OUR ON-LINE RESOURCES

The economy is an issue on many people's minds. High unemployment, rising food prices, a depressed housing market and a volatile stock market create uncertainty. In this type of environment it is more important than ever to take control of your finances. BCFCU is committed to helping members effectively manage their own financial resources. On our Web Site there is a wealth of information available



at your fingertips, such as:

- How much car can you afford?
- How long will it take to pay off your credit cards?
- How much do you need to save for college?
- How long will it take to save for a major purchase?
- Should you refinance your mortgage?
- How much house can you afford?
- And much more...

HOLIDAY SCHEDULE

BCFCU will be CLOSED on Friday, November 11 for Veterans Day; Thursday, November 24 and Friday, November 25 for Thanksgiving; and Friday, December 23 and Monday, December 26 for Christmas.

We provide online calculators for investing and retirement as well as videos on topics such as "How to make the best deal on your next vehicle". We encourage you to take advantage of these and other credit union resources that can help you effectively manage your financial resources. www.bcfcu.coop

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Sam Drawdy..... Vice Chairman
Brenda Carlton..... Secretary/Treasurer
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Clyde Hendry..... Member
Bob Lillott..... Member
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Address & Phone

1825 S. Jefferson St. • Perry FL 32348
850-223-7100 • Fax 850-223-7191
www.bcfcu.coop

Office Hours

Lobby..... 8:00-5:00 M, Tu, Th, F
Lobby..... 9:00-5:00 W
Drive Thru..... 7:30-5:00 M
Drive Thru..... 8:00-5:00 Tu
Drive Thru..... 9:00-5:00 W
Drive Thru..... 8:00-6:00 Th
Drive Thru..... 7:30-6:00 F

Important Phone Numbers

Report lost debit cards to 1-800-554-8969.
Report lost credit cards to 1-800-808-7230.
You might want to put these numbers in a location you could reach in the event your wallet or purse was lost or stolen.

Your savings federally insured to \$100,000
NCUA

National Credit Union Administration, a U.S. Government Agency



STUDY SHOWS 50% OF 12TH GRADERS FAIL PERSONAL FINANCE

An article in the Wall Street Journal entitled *The Fifteen Money Rules Kids Should Learn*, reported “that in measuring how well 12th graders understand the basics of personal finance, the nonprofit Jump\$tart Coalition for Personal Financial Literacy found that a measly 10% could satisfactorily answer questions about personal finance. Many had no clue how to balance a checkbook. Overall, about half the students failed a test on basic personal-financial literacy.”

Life as an adult requires knowledge of personal finance. We believe parents have an obligation to teach their children about money so as adults they are at home in the financial world and have a healthy

relationship with money.

One important lesson you can teach your children is how much less stressful life is if you live within your means. That may mean not buying things that others can easily afford (or in most cases charge) or saving for a big ticket item vs just charging it. Help your kids understand the connection between using a credit card and paying for your purchases. We will partner with you in teaching your kids about money management. A great first step is to make sure your kids are BCFCU members. Then start a savings program with them. We will be there to support them from their first checking account to their first car.

Hunting season is right around the corner and whether you are in the market for truck accessories, a new shotgun, dog collars, an ATV or a hunting lease, we can help finance all your hunting needs. We offer a special 6-7-8 Loan: \$600 for 7 months at 8% APR. We also offer signature and collateral loans for higher end purchases. Bow Season kicked off in September with Muzzle Loader Season right behind. Make sure you're equipped and ready.

Access BCFCU Online or Via Mobile Banking for Your Account to Account Transfers 24/7

INACTIVE AND DORMANT ACCOUNTS

As a cooperative, it is our fiscal responsibility to spend credit union money in the most cost-effective manner we can. We encourage members to use their accounts or as needs change and accounts previously opened are no longer needed, we recommend you close them. To avoid charges that our Online Banking Vendor levies on us for inactive accounts, we will be purging inactive Home Banking accounts at the end of

this year. We assess a dormant account fee of \$5.00 on regular accounts with no activity for 12 months. To avoid this fee, make a deposit or withdrawal at least once a year or consolidate your accounts. For minor accounts we encourage you to make at least a small annual deposit to encourage savings and to keep their account active. Help us be good stewards of our credit union's resources.

SHORT-TERM LOANS NOW AVAILABLE

Life is full of the unexpected: car repairs, dental bills, doctor bills, home repairs... the list goes on and on. Now when you're short on cash we can help you deal with those emergencies with an XtraCash Short-Term Loan. XtraCash provides a quick and convenient loan application process at our office.

BCFCU offers lower rates than traditional store-front payday lenders and members can save even more if they opt to participate in a financial education program offered by BCFCU.

BCFCU SALUTES OUR GRADS



Pictured on the left is CEO Charlton Knowles presenting a TCHS mini diploma to Isaac Townsend, a 2011 Taylor County High School graduate. Isaac is the son of BCFCU Accounting Supervisor Sondra Shaw. All members graduating from Taylor County High School are recognized and awarded with a mini-diploma provided courtesy of BCFCU.

Loan Rates

APR**	Approximate Repayment Period	Daily Per. Rate
New Vehicles*		
3.25%	24 Months	.00890%
3.75%	36 Months	.01027%
3.75%	48 Months	.01027%
3.75%	60 Months	.01027%
4.25%	72 Months	.01164%
Used Vehicles*		
4.25%	24 Months	.01164%
4.75%	36 Months	.01310%
5.25%	48 Months	.01438%
5.75%	60 Months	.01438%
6.00%	72 Months	.01644%
New Boats*		
5.25%	36 months	.01438%
5.75%	60 months	.01575%
Used Boats*		
6.25%	36 months	.01712%
6.75%	60 months	.01849%
New RVs*		
5.75%	60 months	.01575%
6.25%	84 months	.01712%
7.75%	120 months	.02123%
Used RVs*		
6.75%	60 months	.01849%
7.25%	84 months	.01986%
7.75%	120 months	.02123%
Stock Secured*		
Currently	Prime	
4.50%	+ 1%	.01233%
Share Secured*		
Currently	Share Rate	
4.50%+	+3%	.01233%
Consumer Durable Goods*		
7.25%	24 Months	.01986%
10.25%	48 Months	.028082%
Vacation*		
6.25%	12 months	.01712%
Share Certificate		
3.00%*	Based on Maturity	
*above certificate rate		
Signature Loan*		
9.25%	24 Months	.02534%
11.25%	36 Months	.03082%
13.25%	48 Months	.03630%
15.25%	60 Months	.04178%
Signature Loan (Kwik Kash)*		
10.00%	Revolving	.02739%
VISA/MasterCard		
10.9%	Revolving	.02986%
Mortgages		
quoted daily		

*rates quoted for Beacon scores 750 and above and with loan incentives included

** Annual Percentage Rate

Investment Options

Savings	Ann% Rate*	Ann% Yield**
Less than \$5,000	0.20%	0.20%
\$5,000 – \$24,999	0.30%	0.30%
\$25,000 – \$49,999	0.40%	0.40%
\$50,000 or more	0.50%	0.50%

Compounded quarterly. No minimum balance.

Checking

\$500 minimum to earn dividends .15%

No monthly service charges and compounds quarterly.

Certificates

6 Months	0.50%	0.50%
Regular & IRA 1 Year	0.95%	0.95%
\$1000 minimum 2 Year	1.20%	1.21%
3 Year	1.35%	1.36%
4 Year	1.45%	1.46%
5 Year	1.55%	1.56%

Rates updated weekly. Substantial penalty for early withdrawal.

IRA Savings

Less than \$5,000	0.30%	0.30%
\$5,000 – \$24,999	0.50%	0.50%
\$25,000 – \$49,999	0.65%	0.65%
\$50,000 or more	1.00%	1.00%

* Annual Percentage Rate

** Annual Percentage Yield

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Drive Thru 7:30–5:00 M

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Drive Thru 8:00–6:00 Th

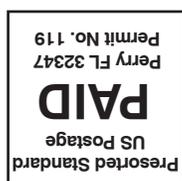
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