

the source



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Buckeye Community Federal Credit Union

Stop the “Check Engine Light” Blues

Have you ever gotten that sick feeling in the pit of your stomach when you saw the “check engine” light come on? Face it, if you own something whether it’s a vehicle or a home you will have to do on-going maintenance. A member recently put into words what many of us feel, “If it’s not broke, it’s not mine.”

Whether you tend to keep your vehicles for 5 or 6 years or trade every couple of years, having an extended warranty can really help when those large, unexpected maintenance bills hit. BCFCU is excited to offer members a new extended warranty program. The Route 66 Warranty is only offered through financial institutions and is significantly less expensive and more robust than warranties offered by dealers. As an example, Route 66 Warranties begin on the day you buy them, not the in-service date of the car. If you purchase an 8 year /100,000 mile warranty today, it will expire 8 years from today or when your odometer

reaches 100,000 miles. All of the plans include FREE roadside assistance for the life of your service agreement and car rental reimbursement all as part of one insured contract. Route 66 Warranties also allow you to take your vehicle to any ASE Certified repair facility, not just the dealer’s facility. And Route 66 Warranties are transferable, potentially increasing the resale value of your vehicle to potential buyers. We think you will also be pleasantly surprised when you compare the cost of a Route 66 extended warranty to plans offered by dealers. We have seen examples where our plans are up to 60% cheaper.

The Route 66 Warranty program allows you to choose the level of coverage that is best for you and your budget and is available for new and used vehicles, motorcycles, and all-terrain vehicles. Check with us today for details.

Rob Hilley Hits the Ground Running

Have you happened to notice a car buzzing around town branded with the credit union’s name and logo? If so, you’ve probably already seen Rob Hilley, our new Marketing and Business Development Director. The BCFCU car is the brain-child of Hilley. The goal is to use the car to increase credit union awareness and to support community events.

Rob is a 4th Generation Cracker who was born in Orlando, Florida. He attended Alabama A&M in Normal,

AL where he played baseball for three years. After doing Business Development for two large financial institutions, Rob joined Central Florida Health Care Credit Union, a \$68 million financial institution in Orlando. When the credit union merged with McCoy FCU, a \$460 million institution, Rob realized what he really enjoyed was the close connections he could develop with members as a part of a smaller financial institution. Rob’s talents and BCFCU’s business

needs make Rob a great fit for his new role. Rob is a high-energy guy. In addition to his full-time position at Central Florida Health Care Credit Union, he owned a Lawn Care & Maintenance business in Orlando. He loves being in Perry. With hobbies like hunting, fishing and playing golf, why aren’t we surprised? Rob is especially proud of his brother Jonathan. After three tours in Afghanistan, Jonathan works in Intelligence for the US Army in Afghanistan.

Watch for some exciting new programs coming your way.



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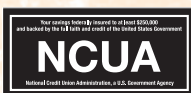
Office Hours

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.

Follow us on Facebook



HOLIDAY TRAVEL TIPS

It's the Wednesday before Thanksgiving (some say the busiest travel day of the year). Thoughts of turkey and dressing are motivating your every move as you fight through the traffic and lines to somehow make it in time for dinner before someone eats the last piece of pumpkin pie. Stop! Time-Out! Before you hit the road with the 42+ million other Americans that typically travel during the holiday season, be sure you are prepared. We strongly suggest you not travel with just one debit or credit card. If fraud occurs on your check card and that is all you have, you could be stranded. As a precaution, take some cash or traveler's checks. If you have a debit and a credit card, take both. If one is lost, you will have a back up. We also suggest that you not keep all your cash and credit cards in a single place. A member shared with us that she was on a trip when her purse was stolen. She had no ID, no credit cards, no cash, no checks ... a really tough place to be when you are 300 miles from home. We also urge you to make sure we have a current cell phone number and email address on file for you in case BCFCU or the card services fraud departments need to reach you after hours to verify your transactions. Hopefully these precautions will help you have a less stressful holiday season.

International Credit Union Day October 18th

Join 186 million people worldwide in celebrating International Credit Union Day October 18th. Locally, to show our appreciation for BCFCU members, we will be sponsoring a community shred day. We will have Shred-It onsite from 10 am-2 pm as well as representatives from Sam's Club to offer BCFCU members an opportunity to join. As part of the celebration, members who join Sam's Club on this day will receive a \$10 Gift Card. Come celebrate with us.

On the surface, the difference between a bank and a credit union might not be apparent. Both offer similar products and services, but there are significant differences. As a member, you own your credit union. Credit unions are member-owned nonprofit financial cooperatives dedicated to improving members' lives. More than 91 million members own 7,351 U.S. credit unions with combined assets of \$982 billion. Stockholders own banks. Banks make money for stockholders, not for customers. Credit unions save each member an average of \$200/year over comparable services at a bank.

Credit unions are the only democratically controlled financial institutions in the United States. You and other members elect a volunteer board of directors to oversee the credit union. The manager, or president/chief executive officer, reports to this board. Bank directors, however, are paid and legally bound to make decisions that benefit stockholders, not customers. Credit unions continually demonstrate their ability to improve the lives of individuals, families, communities and countries around the world.

*Need some holiday cash?
Don't forget that you can get up to \$200 cash for
bringing your vehicle loan to the credit union. In
addition we now offer \$150 cash for financing or
refinancing any boat or recreational vehicle (minimum
\$5000 loan) with the credit union. Come get a little
Christmas cash and save some green!*

Upcoming Holidays

The credit union office will be closed in celebration of the following holidays:

- Veteran's Day
November 12th, 2012
- Thanksgiving Holidays
November 22nd-23rd
- Christmas Holidays
December 24th-25th
- New Years Day
January 1st, 2013

Holiday Skip-A-Pay Is Back!



We know how stressful and expensive the holiday season can be. That's why BCFCU wants to help make this year a little more enjoyable! Once again we will be offering members the option of "skipping" loan payments for one month on any non-mortgage or credit card loan. For \$25.00 per loan (that is in good standing and at least six months old) you may skip either your November, December or January payment. In order to skip the loan the fee(s) for skipped loans must be available in your savings account. Make sure to sign up for "Skip-A-Pay" today and spread a little extra cheer this holiday season! Call us at 850-223-7100 for details or for further information visit our website at www.bcfcu.coop and look for the "Skip-A-Pay" banner.

Riverfront Property on the Suwannee River

We currently have a beautiful lot for sale with 100 feet of riverfront access on the Suwannee River. The lot is roughly 3/4 of an acre with an elevation on average of 50 feet. This is a very nice piece of land located in the Banta Acres subdivision in Lafayette County. Call or come by the credit union office for more information.

COMMUNITY MINDED CORNER

BCFCU takes great pride in our motto of being community minded. We try to improve the quality of life for all those in our great community by giving of our time, service and monies when we can. Last month we joined forces with the 8th Masonic District of the Grand Lodge of Florida Free and Accepted Masons to offer their child identification program to the youth of our community. We had an excellent turnout for the event with nearly forty families taking part in the program. We want to thank all those who participated!

As we all know the month of October is breast cancer awareness month. This devastating disease has, or will have, touched nearly everyone's life in some sort of fashion; including one of our own directly. During the month of October BCFCU employees are wearing Pink on Thursdays to help promote breast cancer awareness and raise money for cancer research efforts. We are proud to announce that BCFCU will be making a \$200 donation towards the Taylor County Relay for Life event coming up this spring as a result of the employees' efforts.

As always we take great pride in being **community minded, just like you!**

Loan Rates

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

** Annual Percentage Rate

APR**	Approximate Repayment Period	Daily Per. Rate
New Vehicles*		
2.25%	24 Months	.00616%
2.75%	36 Months	.00753%
2.75%	48 Months	.00753%
2.75%	60 Months	.00753%
2.75%	72 Months	.00753%
Used Vehicles*		
3.25%	24 Months	.00890%
3.75%	36 Months	.01027%
4.25%	48 Months	.01164%
4.75%	60 Months	.01301%
5.00%	72 Months	.01370%
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%
6.75%	120 months	.01849%
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	
3.50%+	+3%	.00959%
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	

Investment Options

Savings	Ann% Rate*	Ann% Yield**
Less than \$5,000	0.05%	0.05%
\$5,000 – \$24,999	0.15%	0.15%
\$25,000 – \$49,999	0.25%	0.25%
\$50,000 or more	0.35%	0.35%

Compounded quarterly. No minimum balance.

Checking

\$500 minimum to earn dividends .15%

No monthly service charges and compounds quarterly.

Certificates

6 Months	0.30%	0.30%
1 Year	0.50%	0.50%
2 Year	0.75%	0.75%
3 Year	0.85%	0.85%
4 Year	1.00%	1.00%
5 Year	1.10%	1.10%

Rates updated weekly. Substantial penalty for early withdrawal.

IRA Savings

Less than \$5,000	0.10%	0.10%
\$5,000 – \$24,999	0.30%	0.30%
\$25,000 – \$49,999	0.40%	0.45%
\$50,000 or more	0.80%	0.80%

* Annual Percentage Rate

** Annual Percentage Yield

Address & Phone

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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

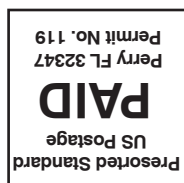
Drive Thru 7:30–6:00 F

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