

the source



Spring 2014
Volume 1 • Number 122

Buckeye Community Federal Credit Union

2014 ANNUAL MEETING

Mark your calendars for the BCFCU annual meeting March 25th, 2014, 6:30PM at the Taylor County Middle School Auditorium. The nominating committee has prequalified five candidates for the three open positions on the Board of Directors. Attending members will vote for the election of three board members. A photograph along with a brief description of each candidate is inside for your convenience. Nominations may be accepted from the floor as long as the nominated candidate is a member of BCFCU and has been contacted prior to the meeting and has agreed to serve, if elected. This year's youth grand prize will be a Droid tablet and the adult grand prize will be \$500 cash! Plan to come out and hear from the Chairman of the Board and our President regarding the financial position of the credit union as well as what to expect in the coming year. Come see why BCFCU is "Making Cents For Our Members!"

IRS Deadlines Approaching

Don't forget that the IRS deadline to file your taxes is rapidly approaching! You still have time to contribute to your IRA for the 2013 tax year. Don't forget we also offer investment services free of charge to our members thru Calton and Associates. Call our office at 850-223-7100 to schedule your free financial review today and possibly reduce your tax burden for 2013. Happy filing!

**BCFCU
Incentives
Help You Drive
Away Happy
No Payment
for 60 Days**



Calendar

We will be closed the following days:

Friday, April 18th, 2014
(Good Friday)

Monday, May 26th, 2014
(Memorial Day)

Friday, July 4th, 2014
(Independence Day)

Are you ready to hit the road in style this spring? If spring cleaning involves shopping for a new car, mark your calendars for our Spring Car Event going on April 4th-27th. We will be offering several great incentives during the event including no payments for 60 days, a 0.25% discount on your rate when you apply online and up to a \$500 cash incentive! Did you recently purchase a car and finance somewhere other than BCFCU?? If you refinance your auto during the event you are eligible for the same great discounts and incentives also!

Officials & Staff

Board of Directors

David S. Sullivan..... Chairman
 Sam Drawdy.....Vice Chairman
 Brenda Carlton.....Secretary/Treasurer
 Link Claverie.....Member
 Anne Hendry.....Member
 Clyde Hendry.....Member
 Bob Lillott.....Member

Supervisory Committee

Scott Barton..... Chairman
 Al Alexander..... Member
 Clay Bethea.....Member
 Lou Drawdy.....Member
 Bob Lilliott.....Member

The Source

Charlton Knowles..... Editor
 Kathy Saults.....Writer/Assistant Editor

Office Staff

Charlton Knowles, CPA.....President
 Pam Rigoni-Parker..... Vice President
 Darlene Lago..... Loan Dept. Supervisor
 Thorter Williams..... Asst. Loan Supv.
 Whella Cannon..... Loans Representative
 Brenda Stalans..... Loans Representative
 Sherry Strickland..... Loan Officer
 Terri Collins..... Collections/Insurance
 Cynthia Nowlin..... Collections/Insurance
 Lynn Bennett.....Mortgages
 Joleen Whitehead... Mem. Services. Supv.
 Holly Sullivan..... Asst. M. Serv. Supv.
 Alisha Wallace..... Head Teller
 Ashlea Burns..... Member Services
 Rosa Davis..... Member Services
 Hollie Murphy..... Member Services
 Shannon McKinney..... Member Services
 Kacy Padgett..... Member Services
 Renee Robinson..... Member Services
 Megan Taylor..... Member Services
 Chelsea Walker..... Member Services
 Cyndi Worsham..... Member Services
 Marilyn Johnson..... Spec. Services Supv.
 Kathy Connell.....Special Services
 Susie Porter.....Special Services
 Laura Rowell..... Administrative Asst.
 Sondra Shaw..... Accounting Supv.
 Christy Praytor..... Accounting
 Tonya Jackson..... Accounting
 Diana Williams..... Accounting
 Rob Hilley..... Marketing Director
 David McMullen.....Contract Services

Address & Phone

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

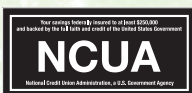
Office Hours

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 1-800-543-5073.
 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



Meet the Nominees



J. Lincoln Claverie - I have been employed by Watkins, B.I.S. Industrial Services and now Yates Construction for over 28 years where I have performed various management responsibilities at Buckeye. As a current member of the Board of Directors, it is still my contention that the credit union should equitably provide the members, the owners of the credit union, the best services possible. If the members so desire, I would gladly serve again to help assure the future fiscal health of BCFCU.

Anne Hendry - I am a retired school teacher from the Taylor County School District after 32 years of working with the children of our county. I have been a member of BCFCU for 46 years since joining while I was in high school. Our credit union has always impressed me with its exceptionally competent and personal service, as well as serving our community as a financial institution with great fiscal responsibility. Having served on the Board of Directors the past three years, I feel that I have learned a lot and have always raised questions when I've needed more information. As your representative on the Board of Directors, I will strive to continue to provide the excellent services our members have come to expect.

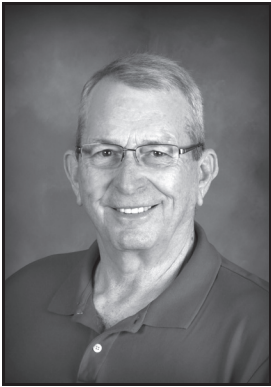


Phyllis Newport - For 28 years I have owned, as well as operated, Newport Insurance Agency, Inc. Being self-employed you learn the importance of making responsible financial decisions that make a business profitable, as well as how to better serve your customers. I am a member of Boyd United Methodist Church, where I have been an active member for over 18 years. If elected to your board of directors, I will strive to look for efficient and profitable solutions that would benefit members, as well as the credit union.

From the Woods to the Water...

Our Spring recreational vehicle event is in full swing and we invite you to take advantage of the great savings and limited time only promotions happening now at your credit union. This event will run thru the end of March so be sure and secure your financing today with the lowest rates of the year. Apply online thru March 31st and get 0.50% off your rate and up to \$150 cash! This promotion is good for boats, travel trailers/campers, ATV's and motorcycles. Also, every loan application for a recreational vehicle will be entered into a drawing for a new "Ice Blue" YETI cooler, a \$450 value! So hurry up and apply today at www.BCFCU.coop and get out of the woods and into the water!

Meet the Nominees



Larry Stroud - I retired from Buckeye with thirty-three and a half years of service and since 1965 I have been a member of Buckeye Community Federal Credit Union. As someone who served on the credit committee in the early days, I have watched with pride as BCFCU has grown into a great financial institution. I want to see that growth continue. If elected to serve on the Board of Directors for BCFCU, I will strive to make the best decisions for the future of BCFCU and its members.

David Sullivan - As the owner and CEO of The Roach Coach, Inc; a pest control company, locally operated here in Taylor County, I have been privileged to be a part of the growing strength of our community. Being a successful business owner, I know the unique challenges small businesses face every day and how key it is to have a financial institution that strives to provide support and encouragement in our community. If re-elected, I promise to continue to be a positive influence and to look forward as we prepare for success in the ever-changing financial landscape. Thank you for your consideration. I have enjoyed serving on the Board for the last 4 years as your Chairman.



Community Minded Corner

Is everyone looking forward to spring as much as we are? It's hard to believe that we are already a quarter of the way through 2014. It's been a great year at BCFCU so far and we expect it to get even better. We are proud to announce that we raised nearly \$5,000 for the United Way of The Big Bend, a record for BCFCU!

Make sure you come out and see us at Mayo's Spring Festival on March 29th and the Florida Bluegrass Festival April 4th-5th at Forest Festival Park. And we urge you to join us April 18th and 19th at Madison's Down Home Days as we welcome Madison County residents into our credit union family. Enjoy a night of excitement at the Rodeo both Friday and Saturday night.

To stay up to date on everything going on at the credit union over the coming months, visit our webpage or "Like" us on Facebook. We look forward to seeing you out enjoying all the great benefits of living in the Big Bend.

As always, 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*

3.75%	60 Months or Less	.01164%
4.00%	60 Months or More	.01233%

New boat and R.V. loan rates*

Used and New rates now combined as follows:

5.00%	up to 72mo.	.01507%
4.75%	up to 84mo.	.01438%
4.50%	up to 144 mo.	.01370%
4.00%	up to 180 mo.	.01233%

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%
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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%
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VISA/MasterCard

10.9%	Revolving	.02986%
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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	0.25%	0.25%
1 Year	0.30%	0.30%
2 Year	0.45%	0.45%
3 Year	0.50%	0.50%
4 Year	0.65%	0.65%
5 Year	0.95%	0.95%

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	0.45%	0.45%
\$50,000 or more	0.80%	0.80%

* Annual Percentage Rate

** Annual Percentage Yield

Address & Phone

1825 S. Jefferson St. • Perry FL 32348

850-223-7100 • Fax 850-223-7191

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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

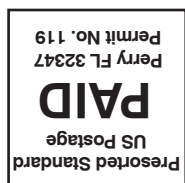
Drive Thru 7:30–6:00 F

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