

the source

Fall 2015
Volume 1 • Number 128

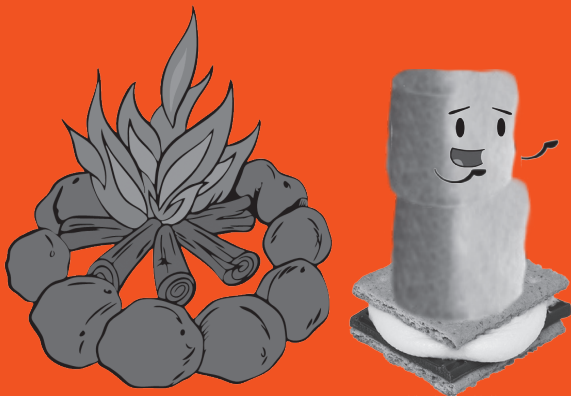
Buckeye Community Federal Credit Union

“Your Money...Your Choice...Your Credit Union.”

Fall Into A Great Deal!

The days are getting shorter and the temperature is starting to fall, signaling the start of the Fall Car Event at BCFCU! Our annual fall car event has begun and will run until November 6th. We urge you to take advantage of rates starting at 2.25% and no payments until January 2016! We will be giving a cash back incentive of up to \$300 when you buy or refinance during the event. Like to travel? We are proud to offer a new promotion with this year's event; a three night stay at any Wyndham property when financing \$20,000 or more. Please be aware that only one incentive may be awarded per loan, either the cash incentive or vacation stay. Be sure to come check out the great selection of vehicles on hand from the dealer's inventory, or those displayed at the credit union, and take advantage of these special offers. We look forward to helping you save money this holiday season!

**Need
s'more
time?**



**Ready to
skip your loan
payment?**

It's hard to believe the Holiday season is right around the corner. We all 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 loans except mortgage and credit card loans. For \$25.00 per loan (that is in good standing and six months old) you may skip either your November, December or January loan payment. In order to skip the payment, the fee(s) for skipped loans must be available in your savings (share) 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.

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Anne Hendry Secretary/Treasurer
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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 1-800-543-5073.
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



“CHIP” CARDS COMING TO BCFCU

Beginning on October 1st, 2015 BCFCU will begin issuing EMV “chip” cards to replace your current magnetic stripe credit and debit cards. While this technology has been used world-wide for several years, this security feature has only recently made its way to the United States. The new cards will have a small chip located in the card that makes it extremely difficult for the card to be copied or counterfeited. When you receive your new card, you will



insert your chip card into the EMV compatible terminal to complete your transaction. In addition to the embedded microchip, your card will still have the traditional magnetic strip on the back of the card for use at terminals not set-up to process chip transactions. This new technology has proven highly effective in combatting fraud

and the ability of fraudsters to duplicate the magnetic stripe on the back of plastic cards currently being used. Also, chip enabled cards have worldwide acceptance, making it easier to travel internationally. When paying at an EMV enabled terminal, you will now insert your chip card into the terminal rather than swiping your card. Once the transaction is approved, you will then remove your card and the transaction is complete. This is the latest technology in plastic cards and will greatly improve the safety and security of paying with your credit and debit cards. For more information on how the card works, you can watch this short video that explains the chip payment process. <https://www.youtube.com/watch?v=MnQPHZTh5p4>. Be looking for your new chip card in the months to come!

Holiday Schedule

We will be closed the following days:

November 11th, 2015 - Wednesday (Veteran's Day)

November 26th-27th, 2015
(Thanksgiving Holidays)

December 24th-25th, 2015
(Christmas Holidays)

January 1st, 2016 - Friday
(New Year's Day)

COMMUNITY MINDED CORNER

Fall has found its way back to the Big Bend for another year! We hope everyone had a terrific summer and is back in the swing of another school year and another year of Bulldog football! We are proud to announce that BCFCU was able to present a check for \$500 to the Taylor County Touchdown Club on behalf of our members for their purchases of our camouflage hats over the past year. All of us at BCFCU appreciate everything our members do for this community.

October also means that festival season has returned once again. Please make sure to visit us in Mayo, October 10th for Pioneer Days, and once again, at the Florida Forest Festival on October 24th. We are looking forward to seeing all of our friends and members scattered throughout our field of membership over the next month.

Our 2015-2016 United Way campaign is starting this month as well. We are pleased to announce that we are holding our 3rd annual pumpkin carving and decorating contest on October 29th! We will begin taking pumpkins the week of October 26th. We request a \$5 entry fee per pumpkin with all proceeds going to the United Way of the Big Bend. Last year we were able to raise almost \$500 during the event!

Please make sure to visit our website and our Facebook page often, as there are several other events to look forward to during the fall. Be sure to come see us on October 30th to do a little trick or treating, and be on the lookout for our annual cake auction that will be held in November.

We hope everyone has a very Happy Thanksgiving and thank you for the honor of being YOUR credit union!

Shred Day is Back!

We will be holding our annual community shred day from 10AM-2PM on Thursday, October 15th. We invite you to come take advantage of this member benefit while celebrating International Credit Union Day. We will have Sam's Club Representatives here once again to offer incentives to renew or join the shopping club along with treats and goodies for our members. Come join the over 200 million credit union members worldwide in celebrating this special day with us!



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
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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

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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

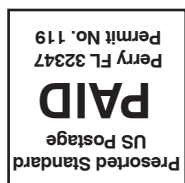
Drive Thru 7:30–6:00 F

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