

the source



Spring 2015
Volume 1 • Number 126

Buckeye Community Federal Credit Union

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

Annual Meeting

Mark your calendars for the BCFCU annual meeting to be held 6:30 pm, March 3rd, 2015 at Taylor County Middle School Auditorium.

The Nominating Committee has prequalified four candidates for two open positions on the Board of Directors. Attending members will vote to fill the two slots. A photograph and brief bio provided by each candidate is included in this issue 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 agreed to serve if elected.

This year's youth grand prize is an Apple iPad mini and the adult grand prize is \$500 cash! Plan to come out and hear reports from Chairman of the Board Sam Drawdy and President Charlton Knowles on the financial position of the credit union as well as what to expect in the coming year. BCFCU wants you to know that it's **“Your Money...Your Choice...Your Credit Union.”**

**Drive New Wheels
Payment Free
for 60 days!!**

Are you ready to hit the road in style this spring? If so, mark your calendar for our Spring Car Event. Throughout the month of April, we will be offering several great incentives: no payments for 60 days, a 0.25% discount on your rate when you apply online and rebates of up to \$500 in cash!

These same great incentives also apply to loans refinanced from another institution! So if you recently purchased a car or truck and financed it through a dealer or financial institution other than BCFCU, refinance your loan with us during the

Spring Car Event and skip your payment for 60 days and put a cash rebate in your pocket. Our Spring Car Event incentives help put you in the driver's seat.



Holiday Schedule

We will be closed the following days:

May 25th, 2015 -Monday- (Memorial Day)
July 3rd, 2015 -Friday- (Independence Day)

We will be open on:

April 3rd, 2015 -Friday- (Good Friday)

Officials & Staff

Board of Directors

Sam Drawdy Chairman
 David S. Sullivan 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
 Lou Drawdy Member
 Bob Lillott Member

The Source

Rob Hilley Writer/Editor
 Kathy Sauls 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
 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 Jones 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.bfcu.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

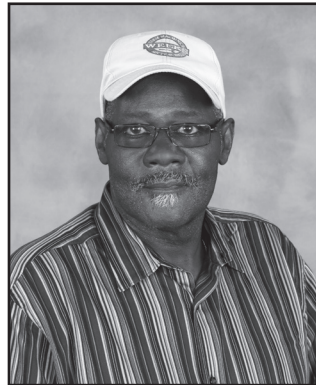
Report lost debit cards to 1-800-543-5073.
 Report lost credit cards to 1-800-808-7230.
You might want to put these numbers in a location you could reach in the event your wallet or purse was lost or stolen.

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MEET THE CANDIDATES

Brenda Carlton – I have been an employee of Foley Cellulose for over 26 years, a member of the Taylor County School Board for over 24 years and I am currently a member of the Board of Directors of Buckeye Community Federal Credit Union. I also have many years of financial experience. If re-elected, I will continue to look for sound opportunities to provide additional services to our members and enhance current services.



Willie Glee – I retired from Buckeye with thirty-seven years of service. I have been a member of Buckeye Community Federal Credit Union since 1977.

Randy Hearne – As an employee/founder of Premier Medical Clinic for the past 15 years it has been my pleasure to be part of this community and serve as a medical liaison to many of you and your families. I have used our credit union in numerous different capacities and have always been treated with the utmost respect by the caring staff. It is my desire to become a part of such a quality organization that I too may play a part in assisting others in having the best possible relationship with “Our Credit Union”.



Bob Lillott - I retired from Buckeye 8 years ago. I also retired as a deputy from the Taylor County Sheriff's Office in June 2009 after working with them in either a part-time or full-time capacity since 1976. I continue to serve as a Reserve Officer. As the past Chairman and a current member of the Supervisory Committee, I understand the daily operations of a community-minded credit union. As a member of the Board of Directors for the past 5 ½ years, I have enjoyed working to help the credit union grow in many ways and would be honored to continue working for all members.

Community Minded Corner

The weather is starting to get warmer and in just a few short weeks it will be spring. The year has started out great for BCFCU, and we expect to have another amazing year serving our membership all over Taylor County and beyond! There will be a lot of great things coming up in the next couple of months, so please make sure to check our webpage regularly and make sure to like us on Facebook as well. We love interacting with our members and making sure they are aware of everything the credit union does to serve them. Spring starts another season of festivals, so make sure you get out and experience small town life at its finest over the next few months. We will be at the Fiddler Crab Festival in Steinhatchee during Valentine's weekend, financing new boats and recreational vehicles for our members at the Tallahassee Boat Show, Feb. 27th-March 1st, stompin' our feet at the Florida Bluegrass Festival, April 3rd-4th, here in Perry and lassoing new members at the Down Home Days and Rodeo in Madison, April 17th and 18th. Be sure to come see us if you are in the area.

Beat The Heat...

Our spring recreational vehicle sale is here again and we invite you to take advantage of the great savings and limited time only promotions happening now on all recreational vehicles. This event will run throughout the month 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 \$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 onto the water! *Cash incentive paid out for all loans \$5,000 or greater.*

Still Time to Fund your 2014 IRA

The IRS deadline to file your taxes is rapidly approaching. But you still have time to contribute to your IRA for the 2014 tax year. You can take advantage of this tax-deferred retirement savings opportunity through April 15, 2015. Depending on your current employment status and the type of retirement plan you are eligible to participate in, IRAs may

make a lot of sense for you. Situations are different, so we suggest you consult with a financial planner or tax advisor.

BCFCU offers 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 2014. Happy filing!

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%
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	0.25%	0.25%
Regular & IRA 1 Year	0.30%	0.30%
\$1000 minimum 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

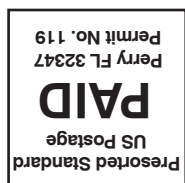
Drive Thru 7:30–6:00 F

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Report lost credit cards to 1-800-808-7230

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