

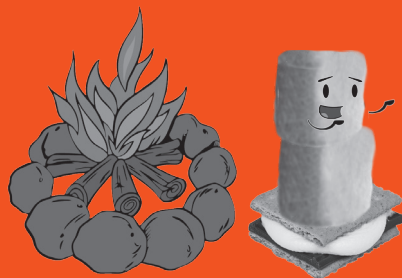
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Fall 2014  
Volume 1 • Number 124

Buckeye Community Federal Credit Union

## Holiday Skip-A-Pay Is Back

**Need  
s'more  
time?**



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 loan other than mortgage or 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 payment. In order to skip the loan payment, 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](http://www.bcfcu.coop) and look for the "Skip-A-Pay" banner.

## International Credit Union Day

We invite you to join 190 million people worldwide in celebrating International Credit Union Day with us on October 16th. We will be sponsoring a *community shred day from 10AM-2PM*. We will also have representatives from Sam's Club at the credit union so you can renew your membership or purchase a new one. Members will be given a \$10 gift card when they join Sam's Club on this day. Invite your friends, family and neighbors and come visit us on this special day!

## Cool Temps, Hot Deals!!

BCFCU's fall car event is upon us. Make plans to visit us October 6th-26th to take advantage of great savings and the lowest rates of the year! Members can enjoy up to a \$500 cash back incentive along with no payments until January 2015 on vehicles bought or refinanced during the event. To help you save even more money, applications submitted online for the car event will be given a rate reduction of 0.25%. You don't want to miss this incredible opportunity to get a great rate and a cash bonus just in time for the Christmas shopping season.

## Holiday Schedule

**We will be closed  
the following days:**

Tuesday, November 11th,  
2014 (Veteran's Day)

November 27th-28th, 2014  
(Thanksgiving Holidays)

December 24th-25th, 2014  
(Christmas Holidays)

January 1st, 2014  
(New Year's Day)

## 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

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

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Pam Rigoni-Parker ..... Vice President  
Darlene Lago ..... Loan Dept. Supervisor  
Thorster 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  
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Kacy Padgett ..... Member Services  
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Chelsea Walker ..... Member Services  
Cyndi Worsham ..... Member Services  
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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](http://www.bcfcu.coop)

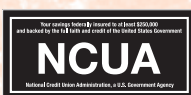
### Office Hours

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



# WANTED: YOUR DEBT

Tired of paying 18% to 27% interest rates and seeing more of your monthly payment go to interest and fees than actually paying down your balance? Then transfer that balance to your BCFCU Rewards VISA card anytime now through December 31st, and get a 2.9% balance transfer rate for twelve months!

Don't have a BCFCU VISA card? All new VISA cards opened now, through the end of the year, will also get a 2.9% rate for all purchases for twelve months. This is the perfect time to take advantage of a VISA Rewards card from BCFCU.

In addition to these great rates, there is also no fee for the balance transfer. At the conclusion of the twelve month introductory period the interest rate will become 10.9%, still one of the lowest rates on the market today. Call, click or come by and let us help you get out of debt this holiday season!

## Community Minded Corner

It's hard to believe we are already in the middle of fall. We know what a busy time of year it is for everyone, but rest assured, BCFCU is here to support both our members, and all of the community events that accompany the falling temperatures. We hope everyone had a great summer and is enjoying tailgating season as much as we are. It's another exciting year of Bulldog football and our incredible members raised over \$300 for Bulldog athletics with their purchase of BCFCU camouflage hats over the past year. Thank you for your support!

Now that the weather has cooled off and the days are getting shorter, it's time for festival season again. Please make sure to come visit us at all the great festivals that take place around the Big Bend this fall including: Pioneer Days in Mayo, October 11th, the Forest Festival Oct. 24th-25th, and the Blues n Bar B Q festival, December 12th - 13th.

Fall marks the start of BCFCU's annual United Way fundraising season. We will have our 2nd annual pumpkin carving contest on October 31st! We will begin taking submissions on Wednesday, October 29th until judging on the afternoon of October 31st. We will have great prizes and lots of fun, so be sure to come by and donate for your favorite pumpkin to win! All proceeds go to the United Way.

Make sure you follow us on Facebook and check our website regularly to keep up with all the amazing things your credit union does for our community. As always, community minded, just like you!

## Update to Fee Schedule

Effective immediately, a fee of \$35.00 will be incurred when a request is made to temporarily increase the purchase limit of an ATM/Debit Card. BCFCU tries very hard to maintain the fairest and lowest fees in town for our members. All temporary requests to increase Debit Card's must be done in our office. In addition, BCFCU reserves the right to charge 5% (\$10.00 minimum) to cash a check for anyone having caused the credit union a loss. For a full list of fees visit our website at [www.bcfcu.coop](http://www.bcfcu.coop) and click on the fee schedule tab under banking.



## ***Holiday Season is coming; for crooks too!***

Can't wait for the holiday season? Do you love the hustle and bustle, shopping, good times with family and friends, and great food? Well, unfortunately, crooks and fraudsters look forward to the holiday season too. With so many cards being swiped at stores and restaurants and the sheer volume of transactions, the stakes are high.

The happiness of the holidays can be shattered if you are the victim of fraud. Your credit union has invested in multiple areas to help protect members and their confidential data, but there are some pro-active steps you can take as well:

- 1) **Never share your PIN with anyone. Not your son, grand-daughter, step-niece, etc. Friendly (Family) fraud is a real issue.**
- 2) **Always commit your PIN to memory and never write it down.**
- 3) **In the event we need to contact you, please make sure all contact numbers are updated and current, most importantly your mobile number.**
- 4) **Save your receipts in order to compare purchases with your statement or online banking.**
- 5) **Check your accounts daily for inaccuracies or unauthorized transactions.**
- 6) **Enroll in an electronic pay method such as "VISA Purchase" or "Google Wallet" when paying for goods online, this keeps actual card numbers from being entered when making a purchase.**
- 7) **Consider getting a low balance BCFCU credit card to use when making online purchases.**
- 8) **Be aware of people standing around you when you are using your card.**

These simple steps will help reduce your chance of falling victim to unauthorized or fraudulent activity on your debit or credit card this holiday season. Let's work together to help insure this is a happy, holiday season.

## **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
<b>New Vehicles*</b>		
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%

<b>Used Vehicles*</b>		
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%

<b>Stock Secured*</b>		
Currently	Prime	
4.50%	+ 1%	.01233%

<b>Share Secured*</b>		
Currently	Share Rate	
3.50%+	+3%	.00959%

<b>Consumer Durable Goods*</b>		
7.25%	24 Months	.01986%
10.25%	48 Months	.028082%

<b>Vacation*</b>		
6.25%	12 months	.01712%

<b>Share Certificate</b>		
3.00%*	Based on Maturity	
*above certificate rate		

<b>Signature Loan*</b>		
9.25%	24 Months	.02534%
11.25%	36 Months	.03082%
13.25%	48 Months	.03630%
15.25%	60 Months	.04178%

<b>Signature Loan (Kwik Kash)*</b>		
10.00%	Revolving	.02739%

<b>VISA/MasterCard</b>		
10.9%	Revolving	.02986%

<b>Mortgages</b>		
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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1825 S. Jefferson St. • Perry FL 32348

850-223-7100 • Fax 850-223-7191

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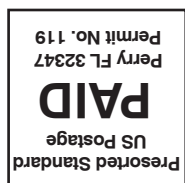
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