

# the source

Fall 2016  
Volume 1 • Number 132

Buckeye Community Federal Credit Union

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

## **Final Days of Fall Car Event!**

We are in the final few weeks of our Fall Car Event and time is running out to take advantage of all the great incentives we have going on this year. There is still time to get a 0.25% discount on your approved rate when you apply online at [www.bcfcu.coop](http://www.bcfcu.coop). Worried about your new car payment with Christmas around the corner? We have the perfect solution, as you can defer your first payment until January 2017 when you finance with us during the car event! In addition to both of these great incentives, we are still giving away a three night four day cruise with each loan booked in excess of \$10,000. You have your choice of travel dates, ports and cruise providers! Hurry in and act now as the car sale is set to end on November 5th. Remember, we have loan officers ready to approve your loan until 9:00P.M. every single day!

### ***“Chip” debit cards coming to BCFCU***

Beginning on November 1st, 2016, BCFCU will begin issuing EMV “chip” debit cards to replace your current magnetic stripe debit cards. We began converting our VISA Credit platform over to chip cards last year and now we are doing the same with our debit cards. These new cards will have a tiny microchip on one side of the card that you insert into the card terminal to pay for your purchase. This new technology is extremely secure and much less likely to allow cards to be compromised. We will be upgrading the cards as current debit cards reach their expiration date. Should you have travel planned overseas in the near future, please let us know at least four weeks in advance so that we may manually place an order for your new debit card. Please let us know if you have any questions and be on the lookout for your new card soon!

### ***Our Last Blood Drive of the Year!***

Our last blood drive of the year will be held December 2nd from Noon to 5:00 P.M. in the South Lot of the Credit Union. Our members have been so supportive of our blood drives this year and we absolutely can't thank you enough! This will be the last drive until Spring of 2017 so please make plans to come out, donate and save a life this Holiday Season. What better Christmas present to give than to save a life! If you would like to reserve a time contact Rob @ 850-223-7145. We look forward to seeing you on the Big Red Bus!

## Officials & Staff

### Board of Directors

Sam Drawdy .....	Chairman
David S.Sullivan .....	Vice Chairman
Anne Hendry .....	Secretary/Treasurer
Link Claverie .....	Member
Randy Hearne .....	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

### Perry Office Staff

Charlton Knowles, CPA .....	President
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
Claire Lewis .....	M. Serv. Supv.
Holly Sullivan .....	Asst. M. Serv. Supv.
Alisha Wallace .....	Head Teller
Crystal Buggs .....	Member Services
Rosa Davis .....	Member Services
Shannon McKinney .....	Member Services
Hollie Murphy .....	Member Services
Kira Sadler .....	Member Services
Tammy Sterner .....	Member Services
Becky Walker .....	Member Services
Chelsea Walker .....	Member Services
Caitlin Weatherly .....	Member Services
Marilyn Johnson .....	Spec. Services Supv.
Renee Robinson .....	Special Services
Susie Porter .....	Special Services
Laura Rowell .....	Administrative Asst.
Sondra Jones .....	Accounting Supv.
Tonya Jackson .....	Accounting
Karen Mullins .....	Accounting
Diana Williams .....	Accounting
Rob Hilley .....	Marketing Director
Ashlea Burns .....	Data Processing/IT Rep.

### Madison Office Staff

Roxanne Jackson .....	Branch Manager
Peggy Brown .....	Asst. Branch Manager
Jenna Bass .....	Member Services
Cynthia Burnette .....	Member Services
Amanda Bennett .....	New Acct/Loan Rep

### 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



# 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 High School football! We are proud to announce that BCFCU was able to make considerable contributions to both the Taylor County Bulldogs and Madison County Cowboys to help both of them have a successful year. We look forward to being a part of the success of both of these great athletic programs.

October is a very busy month for the credit union as we participate in a plethora of community events during the month all over the Big Bend. Be sure to stop by our booth at the 61st annual Florida Forest Festival on Saturday, October 22nd. We enjoy getting to thank our members for their business when we are out in the community!

Our 2016-2017 United Way campaign is starting this month as well. We are pleased to announce that we are holding our 4th annual pumpkin carving and decorating contest on October 28th! The pumpkin that raises the most money will win a \$75 VISA gift card! We will begin taking pumpkins Wednesday, 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! Judging will be done Friday the 28th and winners announced at that time.

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 31st to do a little trick or treating, and be on the lookout for our annual cake auction that will be held in November. We are so very proud of the way our community responded after Hurricane Hermine last month. All of us should be thankful the damage was not any worse than it was. It speaks volumes about our community when people see how we banded together through neighbor helping neighbor.

We hope our veterans have an honored Veterans Day and all our members have a very Happy Thanksgiving and thank you for the honor of being YOUR credit union!

# 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 866-600-0333 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.

## Dormant Account Fee Changes

Please be aware that beginning in January 2017 the manner in which we assess a dormant account fee will be changing. Accounts with no account activity for a 12 month period will be charged a \$5.00 monthly dormant account fee until a transaction is performed on the account. In the past, this fee was only charged to a dormant account once annually. In order to avoid this fee, a minimum of one transaction must be performed annually. In addition, share only accounts with an active loan will not receive a dormant account fee as long as the loan has an outstanding balance. Should you have multiple accounts and any one of them is active, then you will not receive a dormant fee. For a full list of our fees visit our website at [www.bcfcu.coop](http://www.bcfcu.coop) and click on the fee schedule tab.

## Holiday Schedule

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

November 11th, 2016 - Friday  
(Veteran's Day)

November 24th - 25th, 2016 - Thursday & Friday  
(Thanksgiving Holidays)

December 23rd - 26th, 2016 - Friday & Monday  
(Christmas Holidays)

January 2nd, 2017 - Monday  
(New Year's Day)

## Loan Rates

\*rates quoted for Beacon scores 700 and above and with loan incentives included

\*\* Annual Percentage Rate

APR**	Approximate Repayment Period	Daily Per. Rate
<b>New / Used Vehicles*</b>		
2.25%	24 Mos or Less	.00616%
2.25%	25-36 Mos or Less	.00616%
2.50%	37-48 Mos or Less	.00685%
2.50%	49-60 Mos or Less	.00685%
2.75%	61-72 Mos or Less	.00753%
2.75%	73-84 Mos or Less	.00753%

**New boat and R.V. loan rates\*  
Used and New rates  
now combined as follows:**

5.25%	72 Mos or Less	.01438%
4.75%	84 Mos	.01301%
4.25%	144 Mos	.01164%

**Stock Secured\***

Currently	Prime	
4.50%	+ 1%	.01233%

**Share Secured\***

Currently	Share Rate	
3.50%+	+3%	.00959%

**Consumer Durable Goods\***

9.75%	up to 60 Months	.02671%
-------	-----------------	---------

**Vacation\***

6.75%	Repayment Period Revolving	.01849%
-------	----------------------------	---------

**Share Certificate**

3.50%*	Based on Maturity above certificate rate	
--------	--	--

**Signature Loan\***

9.75%	24 Mos or Less	.02671%
11.75%	25-36 Mos	.03219%
13.75%	37-48 Mos	.03767%
15.75%	49-60 Mos	.04315%

**Signature Loan (Kwik Kash)\***

10.50%	Repayment Period Revolving	.02877%
--------	----------------------------	---------

**VISA/MasterCard**

10.9%	Repayment Period Revolving	.02986%
-------	----------------------------	---------

**Mortgages**

Quoted Daily

# Investment Options

<b>Savings</b>	<b>Ann% Rate*</b>	<b>Ann% Yield**</b>
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%
<b>Regular &amp; IRA</b>	1 Year	0.30%	0.30%
<b>\$1000 minimum</b>	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**

**www.bcfcu.coop**

### Perry 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**

**424 W. Base St. • Madison, FL 32340**

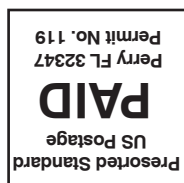
**850-973-2600**

### Madison Office Hours

**Lobby ..... 9:00–4:00 M, Tu, W, Th**

**Lobby ..... 9:00–5:00 F**

**Drive Thru ..... 8:30–5:00 M - F**



Buckeye Community Federal Credit Union

# source