

the source

Fall 2017
Volume 1 • Number 135

Buckeye Community Federal Credit Union

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

IS YOUR BUDGET RUNNING ON FUMES? IF SO YOU CAN SKIP-A-PAY!

Just like a Monday, the Holiday season is upon us before we are ready for it. Holidays are meant to be joyful, and yet this time of year is known to be the most financially stressful months of the year. You have to plan your holiday traveling, buying gifts, mailing cards and organizing Thanksgiving, Christmas and even New Year’s parties. All of these things can easily break even the most meticulous of budgeters, so let us help! BCFCU is bringing back our holiday Skip-A-Pay program once again, allowing members to skip a loan payment (**excluding credit card and mortgage related loans**) without any penalties for one month. For a \$25 fee per loan (**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. Visit us at www.bcfcu.coop and look for the Skip-A-Pay link, or give us a call at 866-600-0333 for further details.

Same Day Electronic Payments

In an effort to improve and modernize electronic payments, new regulatory guidelines have been enacted expediting the time it takes to collect the funds from your account. Most merchants and billing companies offer a same day payment option in order to pay a bill or transfer money that very

same day. For instance, if you make a payment via a companies’ website, they can debit the funds from your account that very same day. While these types of payments won’t be reflected on your account balance as quickly as a debit card or ATM transaction, it will still result in more accurate information about your actual available account balance more frequently throughout the business day. In short, it is best to make sure you have the money on deposit in your account prior to writing any check, or making any online payments. This will help you avoid overdraft fee(s).

Upcoming Holiday Closings

We will be closed the following days:

Friday, November 10th
(Veterans Day)

Thursday & Friday, November 23rd - 24th
(Thanksgiving Holidays)

Monday & Tuesday, December 25th - 26th
(Christmas Holidays)

Monday, January 1st
(New Year’s Day)

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 Lilliott Member

Supervisory Committee

Scott Barton Chairman
Al Alexander Member
Lou Drawdy Member
Bob Lilliott Member

The Source

Rob Hilley Writer/Editor
Kathy Sauls Writer/Assistant Editor

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

Important Dates

Car Sale

Now thru November 17th

International Credit Union Day

October 19th (Thursday)

Shred Day

October 19th, 10:00-2:00
(Thursday)

Sam's Club Membership Drive

October 19th, 10:00-4:00,
(Thursday)

Fall Boat Show Tallahassee, FL

October 20th - 22nd,
(Friday - Sunday)

Florida Forest Festival October 28th, (Saturday)

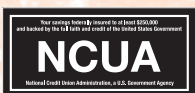
United Way Cake Auction November 17th (Friday)

Santa Claus Arrives
December 13th, 2:00-4:00,
(Wednesday)

Follow us on Facebook



@bcfcu



ECLIPSE YOUR DEBT WITH A BCFCU VISA REWARDS CARD!

0%
A.P.R.

APPLY NOW AND GET 0% INTRO APR FOR TWELVE MONTHS ON ALL PURCHASES, CASH ADVANCED AND BALANCE TRANSFERS! CURRENT CARD HOLDERS GET 0% APR FOR TWELVE MONTHS ON ALL BALANCE TRANSFERS WITH NO TRANSFER FEES!

ALL OFFERS SUBJECT TO CREDIT APPROVAL AND AVAILABLE BALANCE
BCFCU FEDERALLY INSURED BY NCUA
VARIABLE APR OF 10.9% AFTER TWELVE BILLING CYCLES

Eclipse Your Debt

Would you like to make your debt disappear like the sun did on August 21st? Well thankfully you won't have to wait another 99 years in order to enjoy a total eclipse of your debt. BCFCU is offering our VISA rewards card with a **0% A.P.R.** introductory rate for twelve months! This offer is good for all purchases, cash advances and balance transfers; this is in addition to **no balance transfer fees**. Already have a BCFCU VISA? Current cardholders can enjoy **0% A.P.R.** on balance transfers for one year as well. Interest rate will adjust to 10.9% A.P.R. at the conclusion of your twelfth billing cycle. Call, click or come by before this offer disappears like the sun!

Cash In on Our Fall Car Event

Our Fall Car Event is off and running and will be over before you know it. This year in addition to getting a 0.25% discount on your approved rate when you apply online at www.bcfcu.coop, you could possibly earn up to an extra \$300 cash! For members who **currently have an aggregate outstanding loan balance of \$10,000** (includes all loan types) we want to pay you for your loyalty. If you currently meet the aggregate loan balance minimum, we will pay you \$300 when you open a new loan of \$25,000 or greater! Want to bring two loans over? We will pay you another \$300 as long as each new loan is \$25,000 or greater. We will also pay a \$100 incentive for loans under \$10,000, and \$200 for loans between \$10,000 and \$24,999.99. Not only can your car loan earn you extra cash, we will pay you another \$50 cash if you open a new VISA rewards card with us as well! As if that wasn't enough, you don't have to make your first car payment until January 2018! Speak with one of our loan officers today and see if we can lower your current rate and monthly payment in time for the Holidays. Like a snowman in summer, these incentives won't stick around forever and will melt away on November 17th. Our loan officers are ready to serve you until 9:00PM everyday, so act now!

COMMUNITY MINDED CORNER

It's hard to believe that Christmas is just a few months away, but it's coming ready or not! As we head into the last quarter of the year, rest assured that *Your Credit Union* is working on many different projects to improve the member experience for 2018. We continue to expand our footprint in the Madison area, while working to become more involved in their community activities. BCFCU was again able to contribute to both the Madison and Taylor County football teams in an effort to ensure both programs have the resources they need to be successful, both on and off the field.

We hope everyone has returned to a sense of normalcy after the numerous disruptions brought about during Hurricane Irma. It was simply amazing to see our little community come together in a time of need. We showed great care and concern for the thousands who passed through our town from South Florida. What we may lack for in size, we more than make up for it in quality! When situations like this arise, please be sure to like and follow our Facebook page, as it is the fastest and easiest way to push out information to a mass of people. We tried diligently to make sure we let our members know of any change in operating hours as fast as we could. We are all very blessed and thankful that our area was spared any significant damage, and the storm had weakened significantly prior to it impacting our area.

Our annual United Way campaign will kick off this month with several different activities planned between now and the end of the year. Please stay tuned for how you can help us reach our goal. Make sure you bring your tiny trick-or-treaters by on October 31st to visit our loan department, we promise only treats with no tricks! Our cake auction will be held on Friday, November 17th. Please come by and bid on a delicious dessert for your Thanksgiving feast. We will be making a trip to Tallahassee with our local boat dealers to provide financing for the 1st Annual End of Year Boat Show at the Tallahassee Car Museum. This event will be going on from October 20th-22nd. Fall is a great time to buy a boat with factory incentives on model year-end boats and we are going to discount loan rates by 0.25%, for those who apply online, during the event. You can get preapproved now and take advantage of this special event.

As we draw ever closer to the end of another year we want to say Thank You to our members for all that you do. We appreciate and value your membership with BCFCU, and we anxiously await the opportunity to serve you with new products and services in 2018. We want to thank our Veterans for their service, and all they do to protect us, thus affording us the liberties we all enjoy. We hope everyone has a very Happy Thanksgiving, and want you all to know how grateful we are to be YOUR credit union!

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
New / Used Vehicles*		
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	
2.50%+	+2%	.00685%

Consumer Durable Goods*

9.75%	up to 60 Months	.02671%
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Vacation*

6.75%	12 Mos.	.01849%
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Share Certificate

Currently	Certificate Rate	
2.50%	+ 2%	.00685%

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%
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VISA/MasterCard

10.9%	Repayment Period 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

		Ann% Rate*	Ann% Yield**
Regular & IRA \$1000 minimum	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

www.bcfcu.coop

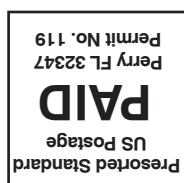
Perry Office Hours

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 8:30–5:00 M, Tu, Th, F
 Lobby 9:00–5:00 W
 Drive Thru 8:00–5:00 M, Tu, Th
 Drive Thru 9:00–5:00 W
 Drive Thru 8:00–5:30 F



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