

# the source



Spring 2016  
Volume 1 • Number 130

Buckeye Community Federal Credit Union

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

## 2016 Annual Meeting

Mark your calendars for the BCFCU annual meeting to be held at 6:30PM, March 8th, 2016 at Taylor County Middle School. There are two open positions on the board with two incumbents seeking re-election. A photograph along with a brief description of each candidate is listed for your convenience. Nominations may be accepted from the floor so long as the nominated candidate is a member of BCFCU and has been contacted prior to the meeting and has agreed to serve, if elected. Should there be more candidates than available positions, then attending members will vote for the election of two board members.

This year's youth grand prize will be an Ipad mini and the adult grand prize will be \$500 cash! Plan to come out and hear from the Chairman of the Board along with our President regarding the financial position of the credit union as well as what to expect in the coming year. BCFCU wants you to know what is “On the Horizon” for our credit union!

## ANNUAL MEETING NEW BUSINESS

### How New Business will be considered at Annual Meetings or special called membership meetings:

- No motion will be accepted or action taken for any New Business brought to the floor of any annual or special membership meeting unless the required background supporting information for the desired motion or action has been submitted in writing (with returned acknowledgement of receipt) to BCFCU's main office location (clearly labeled as “Annual Meeting New Business”) at least 90 days prior to the annual or special membership meeting.
- New Business may be brought to the floor at any annual or special membership meeting but no motion or action will be allowed. The New Business will be taken under consideration by the Board of Directors and will be reported at the next annual or special meeting of the membership.

It is extremely important that any New Business proposed be appropriately researched and evaluated to determine the operational and economic impact on the credit union before action is taken to implement the New Business requirements. If the 90 days proves insufficient to make these necessary determinations, an announcement will be made at the annual or special membership meeting that New Business has been submitted and is under consideration but that no action will be taken until the above described necessary determinations have been made.

When submitting New Business, it is important that enough information is supplied to allow for a proper determination of the operational and economic impact. Failure to supply the necessary requirements may result in the New Business not being considered and acted on until such time as the necessary information has been received and the above determinations made

## 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 Saults ..... 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  
 Claire Lewis ..... M. Serv. 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  
 Kira Sadler ..... 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  
 David McMullen ..... Contract Services

### 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



# Meet the Nominees



**Sam Drawdy** - I am employed with Four Rivers Land & Timber (formerly Foley Timber and Land) as the Roads Manager. I have nearly eight year's of experience here and with DMH with my department's financials and budget, along with many year's of experience in budgeting construction cost and providing the best products and services at the most reasonable cost. I have served on the BCFCU Board of Directors for the past six years, chairman for the last two, and would be honored to do so again. If re-elected to the Board, I will work diligently to ensure BCFCU provides the best service possible to all credit union members.

**Clyde Hendry** -I have served on the Board of Directors of BCFCU for the past six years and I thank you for the trust and confidence placed in me to help guide your credit union and make it the best it can possibly be. It has been a very rewarding experience. During this time BCFCU has grown in both assets and membership, while expanding its charter to include a six county area. BCFCU has a senior management team that is second to none, and a knowledgeable and efficient staff that provides great service to our members. It is time to elect, or re-elect, someone to serve in this capacity for a new three year term. I remain willing to serve on the board again, and will continue to make decisions that will best benefit the credit union and it's members. Thank you for your consideration



## Holiday Schedule

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

March 25th, 2016 - Friday  
 (Good Friday)

May 30th, 2016 - Monday  
 (Memorial Day)

July 4th 2016 - Monday  
 (Independence Day)

## Still Time!

Don't forget that the IRS deadline to file your taxes is rapidly approaching! You still have time to contribute to your IRA for the 2015 tax year. Don't forget we also offer 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 2015. Happy filing!



# 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 what makes our community such a great place to live. If your 2016 involves spending time on the water, come check us out at the Tallahassee Boat Show, February 26th-28th, where we will be offering special financing options on boats and recreational vehicles. All three of our local boat dealers will be on hand as well. BCFCU will once again take part in the Florida Bluegrass Festival being held April 1st and 2nd. The weekend of April 16th we will be up in Madison taking part in the Down Home Days celebration and continuing to welcome Madison into the credit union family. Most importantly, plan on attending our annual meeting being held March 8th at 6:30PM in the Taylor County Middle School auditorium and get a glimpse of how BCFCU is "On The Horizon" of some big things in 2016! All of us at BCFCU look forward to serving our members over the coming year and always looking for new ways to show how we are *Community Minded, Just Like You!*"



## Spring Car Event

Are you ready to hit the road in style this spring? If spring cleaning involves shopping for a new car, mark your calendars for our Spring Car Event going on the entire month of April! We will be offering several great incentives during the event, including no payments for 60 days, a 0.25% discount on your rate when you apply online and up to a \$300 cash incentive! Perhaps you recently purchased a car financed somewhere other than BCFCU?? If you refinance your auto with us during the event, you are eligible for the same great discounts and incentives also!

## SPRING BREAK AND SPRING SAVINGS!

Our Spring recreational 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 all of March so be sure and secure your financing today with the lowest rates of the year. Apply online thru March 31st and get 0.25% off your rate and be entered to win a YETI cooler valued at \$350! This promotion is good for boats, travel trailers/campers, ATV's and motorcycles. Be sure and come check us out at the Tallahassee Boat Show going on February 26th-28th. So hurry up and apply today at [www.BCFCU.coop](http://www.BCFCU.coop) and get out of the woods and onto the water!

## 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%
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**Vacation\***

6.75%	Repayment Period Revolving	.01849%
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**Share Certificate**

3.50%*	Based on Maturity above certificate rate	
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**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	6 Months	0.25%	0.25%
\$1000 minimum	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

	Ann% Rate*	Ann% Yield**
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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## 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

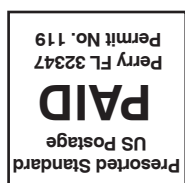
Drive Thru ..... 7:30–6:00 F

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