



Serving Brown-Forman Employees Since 1936

Credit Union News

Fall 2018

www.bfecu.com

850 Dixie Highway
Louisville, KY 40210
Phone.....502.774.6065
Facsimile.....502.774.6890

Office Hours

Monday - Friday 9 a.m. - 4 p.m.

Office Staff

Joshua Cavanaugh
Manager/President
502-774-7997
Erin Walter
Member Service Rep
502-774-7636
Natalie Legel
Member Service Rep
502-774-6065

Insurance

Loan Protection Insurance
(Credit Life and Accident & Health)
Mechanical Repair Coverage
GAP Deficiency Coverage

Services

| | |
|--------------------|----------------------|
| Checking Accounts | Postage Stamps |
| Share Certificates | Notary Public |
| Payroll Deduction | Electronic Transfers |
| Christmas Club | Home Banking |
| Money Orders | E-Statements |
| Cash Withdrawals | VISA Gift Cards |
| Vacation Club | Mobile Banking |

Holiday Closings

Thanksgiving
November 22-23
Christmas
December 24-25
New Year's
December 31 and January 1, 2019

Federally Insured By NCUA.

Get Your Own Little Slice Of Heaven With A Home Equity Line Of Credit



current rate as low as
5.50% APR*

- 7 year draw period with 15 year repayment period
- Borrow up to 90% equity
- No Monthly Fees
- No Minimal Account Requirements

We are also slashing rates on existing home equity loans. If you have a current home equity your rate just went down!

*Annual Percentage Rate. Effective October 1, 2018. This is a variable rate and subject to change. Must meet credit requirements.

Meet The Staff: Erin Walter

Erin joined the Credit Union in November 2017 after spending the last nine years in the mortgage industry. He is a graduate of the University of Southern Indiana – Business Administration/Finance. He has 18 years of lending experience with financial institutions including BB&T, JP Morgan Chase and Fifth Third Bank. In his spare time, Erin enjoys spending time with his wife and their two daughters.



Stop By To See Erin For A Loan Checkup

“Let me review your outstanding loans and lines of credit to see where we might be able to save you money each month or help you pay your balances off faster with our great products and low rates, all with no obligation.”

Reviewing Your Credit Score Will Help You:

- Learn how your credit score can affect you.
- Discover any inaccuracies that may be hurting your credit score.
- Find out what you can do to improve your credit score.

Whether you want to know more about how you can improve your credit, or simply would like to review your credit score with an expert, we can help. Let Brown-Forman Employees Credit Union get you the answers to your questions.

We will give you a free copy of your credit report with FICO/ credit score. Plus, we will work one-on-one with you to answer all of your questions and get you on a path to financial success.

Schedule Your Appointment Today!

*Available to BFECU members. Must make an appointment.



Save Money With FREE Checking

Did you know we have free ATM usage at all Fifth Third Bank locations?

- FREE ATM/Debit Card
- No Monthly Service Fee
- No Minimum Balance
- Unlimited Check Writing
- First 200 Checks FREE
- FREE Online Access
- FREE Mobile Access
- Overdraft Protection From Savings

Call us to Set Up Direct Deposit today - *It's Easy!*

Christmas Club Accounts

Funds from your Christmas Club were transferred to your regular savings account on October 1. You may withdraw the funds by cash or check at your convenience. If you prefer a check be mailed to you, please call the Credit Union at (502) 774-7636.

If you don't currently have a Christmas Club Account, or would like to increase the payroll deduction on your account, call or stop by the Credit Union today.

Three Great Ways Membership Pays With Sprint®

It's Sprint's best Credit Union Member Cash Rewards offer ever!

Looking for a great plan and a little extra cash? BFECU members can tap into the Sprint Unlimited Plan and these amazing cash rewards.

1. Members can get a **\$100 CASH REWARD** for **each new** line you activate with Sprint.*
2. Current Sprint customers get a **\$50** cash reward for **each new** line transferred into Sprint Credit Union Member Cash Rewards.*
3. You'll get a **\$50** loyalty cash reward **every year** for **each line**.*
4. Plus, credit union members are eligible for **25% off accessories** with the Sprint Credit Union Member Cash Rewards program.

Plus, enjoy Sprint's reliability, which now beats T-Mobile and performs within 1% of AT&T & Verizon*. You can also enjoy a great price for fully featured Unlimited.

Get started today!

- Become a Sprint customer and mention you're a credit union member
- Register at LoveMyCreditUnion.org/SprintRewards
- Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account

Get all the Benefits of credit union membership. Sign up today!

*Restrictions apply EGAL: FPO *Claim based on Sprint's analysis of latest Nielsen drive test data for average network reliability (voice & data) in top 106 markets.

Warm Up Your Winter Skip-A-Payment*

If your account is in good standing, you may be able to skip your December loan payment! Call or stop by today for more details!

*\$25 fee per loan, to skip one month's worth of payments, will be applied. Offer only available to members in good standing and for December loan payment. Restrictions apply. See forms at Credit Union office or online for more details.

Protecting Your Credit And Identity This Holiday Season

The holidays are the busiest times for online and in-person shopping. It's also the busiest time for fraudsters. This holiday season there are a few things you can do to help safeguard your identity and banking information.

- **When shopping online** always make sure the website you are using is secure before you enter your card details. Look for a small padlock symbol in the address bar (or elsewhere in your browser window) along with the letters "HTTPS" before the actual "www" part in the address. The "S" stands for secure - that your information is being sent through a secure connection. If there is not an "S" then your information is not secure and could be stolen by fraudsters and used without your consent.

- **When shopping in stores**, always run debit cards as "credit." If the card machine asks for your PIN simply ask the cashier what button to push for "credit." This prevents the risk of your card number and PIN being stolen.

These methods will not guarantee your information won't be taken, but it lessens the risk dramatically. Shop Safe, Shop Smart this holiday season.



Sign Up For Online Banking and Estatements Today!
Call or go online at www.bfecu.com today to get online access.