



Views

Serving Brown-Forman Employees Since 1936



HOT Summer Savings

Refinance And Save...

If you have a loan at another financial institution refinancing at your Credit Union **might lower your monthly payment** and the total interest!

Apply Today!



3.99 rates as low as
%APR*

36 month term

other rates and terms available

*Annual Percentage Rate. Effective July 1, 2010 and subject to change. Must meet credit requirements. Not available for the refinancing of existing Credit Union loans.

Coming Soon...

FREE Checking

Are you tired of paying fees and charges on your Checking Account at another financial institution? If you are like a lot of people, saving money is probably at the top of your priority list right now. That's why we are excited to announce that your Credit Union will soon be offering FREE Checking along with a Debit/ATM card! Be sure to watch for more details coming soon about this new service!



- No monthly service fee
- No minimum balance
- FREE VISA Debit/ATM Card
- Unlimited check writing
- FREE Online Access
- FREE Telephone Access
- Overdraft protection from savings or loan

Go Green With E-Statements

E-Statements is the fastest way to get your statement each month. You can print it and download information all from your own PC. With E-Statements you won't get a paper statement in the mail which saves on paper and postage.

To sign up you must be enrolled in Online Account Access. Simply log into your account and sign up for E-Statements.

Holiday Closings



Labor Day

**Friday, September 3 and
Monday, September 6**

Summer Fun Starts At BFECU Discount Tickets

A trip to an area amusement park will be fun for the whole family. You'll save money when you purchase your tickets in advance at your Credit Union. **Tickets available to: Kings Island, Holiday World, Louisville Zoo and Newport Aquarium.**

Vacation Loans Apply Today!

Whether you are planning a trip to the beach or even Disney World, we can help you and your family get there. Our Vacation Loan is perfect for all your travel needs. Plus, you'll save money with our low rate and we offer payments to fit your budget!

8.99% rates as low as
APR*
up to **48 months**

*Annual Percentage Rate. Effective July 1, 2010 and subject to change. Must meet credit requirements.



How To Keep More Money In Your Wallet

From gas to groceries, it seems the cost of living is going up more and more these days. The good news is, you CAN get more out of your money. Take advantage of these helpful tips to put more money back in your wallet.

- **Pay with cash** – When you pay with cash, it's a lot harder to let go of your hard-earned money. You'll likely think twice about letting go of \$100 cash to pay for something, versus paying for it with a credit card. This can be especially helpful in determining which purchases are "needs" and which are "wants."
- **Choose water** – Americans spend thousands of dollars each year dining out. Whether you love to have your fountain soda or coffee on your way to work, have you ever considered how much those drinks add up? You can save a lot of money by ordering water when dining out.
- **Say "no" to store credit cards** – How many times have you gone to make a purchase at a store only to learn you'll save 10% or more on your purchase when you open their credit card? It's easy to sign up for that first savings, but not always easy to say no to using the credit card once it comes in the mail. Additionally, if you max out the credit card on the first use, the savings really don't add up. The more store cards you have maxed out, the worse your credit rating is – which means you'll be spending more in the end because you'll be charged more when you go to borrow a car, house, etc.

Brown-Forman Employees Credit Union

www.bfecu.com

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Louisville, KY 40210
Phone.....774-7636
Facsimile.....774-6890
Audio Response....772-1152

Office Hours

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

Office Staff

Gayle Hamilton, Manager.....774-7321
Sheronda Brooks, CU Administrator.774-7636
Kathy Phillips, Loan Officer.....774-7678
Sue Huntsman, B-F Cooperages..... 364-4551

Insurance

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

Special Services

Share Certificates	Park Tickets
Car Books	Notary Public
Payroll Deduction	Auto Leasing
Christmas Club	Audio Teller
Money Orders	Electronic Transfers
Cash Withdrawals	Home Banking
Vacation Club	E-Statements
Postage Stamps	VISA Gift Cards

Credit Union Audio Teller (502) 772-1152

Call anytime for account information, to make a transfer, request a check, plus more. The following is a list of codes to provide you easy access at your convenience:
Regular Shares Account - 0
Christmas Club - 70
Vacation Club - 80

