



# Views

Serving Brown-Forman Employees Since 1936

## Get Your Finances In Shape In 2012

### Refinance And Save



rates as low as

# 1.99%APR\*

24 month term

**Refinance your auto loan from another lender to BFECU and we will give you .25%\* off your current rate!**

Other rates and terms available.

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

- **Fast, friendly service**
- **Payroll deduction**
- **Low rates**
- **Affordable payments**

\*Annual Percentage Rate. Effective January 1, 2012 and subject to change. Must meet credit requirements.

### Switch To FREE Checking

Are you tired of paying fees and charges on your Checking Account at another financial institution? Make saving money on your checking account part of your New Year's resolution and switch to a credit union account today!



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

**Open An Account Today!**

### We Are Here For You...

Times may still be tough economically, but your Credit Union is here for you! We are excited to report that we paid **.30%APY\*** on our regular shares for the period ending December 31, 2011.

\*Annual Percentage Yield.

## Start Saving Now For The Holidays

A Christmas Club Account is one of the best ways to ensure you'll have the money you need for holiday expenses. Call or stop by the Credit Union today for more information on how you can start saving now.

## Need Money To Pay Taxes?

If you need extra cash to pay Uncle Sam, be sure to stop by your Credit Union first. Call us or stop by today to apply for our special Tax Loan.

## Share Membership With Your Family

Did you know that Credit Union membership now extends to your family members? Open a Jungle Savers Kids Club Account for your child, or open a new checking account for your college-bound son or daughter. From free checking to online account access and great rates on loans, your family members will love the benefits of Credit Union membership!

## Financial Resolutions

**Create A Budget** - Begin by tracking your spending for one month. Separate your expenses from essentials and non-essentials to help you better see anything you can cut. Additionally, identify specific goals such as retirement, vacation, or a new house and create a plan.

**Pay Yourself First** - When it comes to saving, it's important to always set aside a specific amount of money for yourself. If you do this before you pay the mortgage, car payment, and visit the grocery, you'll be more likely to save on a regular basis. Saving is even easier when you take advantage of payroll deduction.

**Manage Your Debt** - Think of debt as a tool. For most people, some debt is practical for items you cannot afford to pay cash for such as a home and college tuition. However, the key is not to let debt get out of control. Getting into debt is easy, but getting out can be difficult. Don't confuse what you can borrow with what you should borrow. Financial experts agree that your debt should not exceed 36% of your gross income. Consider consolidating debt into one low-rate loan at your Credit Union. Combining debts into one, larger loan for a longer term can help reduce the monthly payments.

## Brown-Forman Employees Credit Union

[www.bfecu.com](http://www.bfecu.com)

850 Dixie Highway  
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  
Tessa Brown, Credit Specialist.....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

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

## 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  
Checking - 90



## Holiday Closing

Martin Luther King Jr. Day  
January 16