



BROWN-FORMAN
EMPLOYEES CREDIT UNION

Serving Brown-Forman Employees Since 1936

**Credit
Union**

Views

January 2018

Put The Freeze On High Rates

With A Low Rate Auto Loan

Refinancing your auto loan, from another lender to BFECU, **might lower your monthly payment.**

Apply Today!



Switch To

FREE Checking

Stop paying high fees on your checking account at another financial institution and take advantage of FREE Checking at your Credit Union.

- 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

Open Your New Account Today!

Welcome To Our New Staff

Natalie Legel joined our staff in August. She is our Member Service Rep I and serves as the main teller. She's happy to take care of all your cash needs or help you open a new account - just call her at (502) 774-6065.

Erin Walter joined our staff in November. He is our new Member Service Rep II. Call him for all your lending needs at (502) 774-7636.

Best Wishes to Tessa Stevenson! Tessa is now the Senior Financial Analyst for Louisville Bottling. Good luck to Tessa in her new position. She will be greatly missed!

EZ Loans

Borrow up to \$1,000

6 month term

*Effective January 1, 2018 and subject to change. Annual Percentage Rate 24%. \$20 fee per loan. Must be employed for at least six months. Must be a member for at least three months. See Credit Union for complete details.

Take Advantage Of Free Financial Counseling With GreenPath

Brown-Forman Employees Credit Union is partnering with GreenPath, a non-profit organization to provide comprehensive financial counseling, financial education, and money management tools to our members.

GreenPath can assist members with:

- Personal and family budgeting
 - Housing counseling
 - Student loan debt counseling
 - Credit report coaching - how to read it and improve your score
 - Debt management plans to repay your debt in FULL (NOT debt settlement)
 - Avoiding bankruptcy, foreclosure, and repossession
- Plus much more!*

Additional benefits include budgeting software, online courses, workshops, videos, webinars, articles, and financial literacy programs that we offer to our members directly, via our website. Just visit www.bfecu.com.

Share The Benefits Of Membership

Share the benefits of membership with those you love: spouses, children and grandchildren are eligible for membership. When many other financial institutions are charging high rates and fees, your family will enjoy all our services including low-rate loans, competitive savings rates, FREE checking and more.

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? Brown-Forman Employees Credit Union members can tap into the Sprint Unlimited Plan and these amazing cash rewards.

1. Members can get a **\$100 CASH REWARD** for **every new line** you activate with Sprint.
2. Current Sprint customers get a **\$50** cash reward for **every new line** transferred into Sprint Credit Union Member Cash Rewards.
3. You'll get a **\$50** loyalty cash reward **every year** for **every 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!

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

Update Your Account Information

Have you moved? Did you get a new email address? Be sure to update us with your account information, including any changes to your beneficiary. It's important that we have your most up-to-date information in order to properly serve your financial needs. If you have any changes to make or any questions, please contact Natalie at 502-774-6065.

Holiday Closing

Martin Luther King Jr. Day

January 15



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Office Hours

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

Office Staff

Gayle Hamilton

President Strategic Business Development
502-774-7321

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
Share Certificates
Payroll Deduction
Christmas Club
Money Orders
Cash Withdrawals
Vacation Club
Postage Stamps
Notary Public

Electronic Transfers
Home Banking
E-Statements
VISA Gift Cards
Park Tickets
Mobile Banking

Federally Insured By NCUA. 