



BROWN-FORMAN
EMPLOYEES CREDIT UNION

Serving Brown-Forman Employees Since 1936

**Credit
Union**

Views

October 2017



Holiday Loans

Need a little extra money for the holidays? We've got you covered with a low-rate Holiday Loan. So whether you need money for shopping or travel make sure to call your Credit Union. We'll show you how we can help make the holidays merry and bright.

6.99% as low as **APR***

12 month term • Borrow up to \$2,000

NO Payments until 2018

*Annual Percentage Rate. Effective November 1 - December 23, 2017 and subject to change. Must meet credit requirements.

Christmas Club Accounts

One of the best ways to ensure you'll have the money you need for holiday expenses is to start saving now in a Credit Union Christmas Club Account. It's a great way to plan ahead - plus your money will grow with this dividend-earning account.

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.

If you had a Christmas Club Account in 2017, you will be automatically enrolled for 2018 (unless you closed the account during the year).

Funds from your Christmas Club were transferred to your regular savings account on October 2. 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.

EZ Loans

**Borrow up to
\$1,000
6 month term**

If you need money fast, don't fall into the trap of a payday loan lender. A cash advance may seem like a good idea to a short-term financial issue, but odds are this payday loan will come at an extremely high price - and trap you into long-term debt.

According to the NY Daily News, the average charge for a payday loan is \$15 to \$20 every two weeks for each \$100 advanced. The Consumer Federation of America reports, for two-week loans, those rates translate into annual percentage rates of 390% to 780%.

At BFECU, we never want you to fall into this trap. That's why we are offering a better solution with our Easy Loan. Call or stop by today to apply!

*Effective Oct. 1, 2017 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.

VISA Gift Cards: The Perfect Gift



A VISA Gift Card is the perfect gift for anyone on your list and can be purchased in any amount from \$10 - \$1,000. Plus, they can be used anywhere VISA Credit Cards are accepted. Stop by today and finish your holiday shopping at Brown-Forman Employees Credit Union.

Holiday Closings

Thanksgiving
November 23-24

Christmas
December 22 and 25

New Year's
December 29 and
January 1, 2018

*The Board and staff of
BFECU wish you and your
family a very safe and
happy holiday season!*

Join us as we celebrate

International Credit Union Day

Thursday, October 19 - there will be refreshments at our office.

Need Money? Be sure to check with BFECU first for financing! We offer **affordable payments** and **low rates** to save you money.

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.

Sprint Savings

Get A \$100 Cash Reward For Every New Line

This new exclusive cash rewards offer is our best one EVER! Now, as a credit union member, you can earn \$100 for every line when you switch to Sprint®.

Here's how it works:

- Members get a **\$100** cash reward for **every new line** when you switch to Sprint®.
- Current Sprint customers will receive a **\$50** cash reward for every line transferred into Sprint Credit Union Member Cash Rewards.
- Plus, get a **\$50** loyalty cash reward **every year** for **every line**

Here's how to sign up for Sprint cash rewards:

1. Become a Sprint customer
2. Register at LoveMyCreditUnion.org/SprintRewards or in the Love My Credit Union Rewards® app
3. Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account!

Make the switch today and save with the Sprint Credit Union Member Cash Rewards!



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Insurance

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

Services

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

Federally Insured By NCUA.

