



Serving Brown-Forman Employees Since 1936

Credit Union News

Summer 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
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	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

Independence Day
Wednesday, July 4

Labor Day
Friday, August 31 and
Monday, September 3

Federally Insured By NCUA.

Rev Up Your Summer!

RV, Boat, Motorcycle and UTV Loans

Apply Today!

- Fast, Friendly Service
- Affordable Payments
- Payroll Deduction
- Pre-Approval

2.49% APR*

Other rates and terms available

*Annual Percentage Rate. Effective July 1, 2018 and subject to change. Must meet credit requirements. Not available for the refinancing of existing BFECU loans.

FREE Credit Analysis*

Schedule Your Appointment Today!

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.



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.

*Available to BFECU members. Must make an appointment.

Switch To Our FREE Checking

- 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!*

Manager's Message

I am honored to be the new Manager/President of Brown-Forman Employees Credit Union. I have over ten years of credit union experience and I am very passionate about the credit union foundation and the "people helping people" philosophy of credit unions.

I am originally from Florida and hold a Bachelors degree from Florida State University. Additionally, I completed the Credit Union Management School at the University of Georgia. I am also a certified financial counselor and love helping members better understand their credit so they can best manage their finances. I am passionate about providing our members with financial education that will better their lives.

I truly look forward to being a part of Brown-Forman and providing the best services to meet our members' needs. Whether you are planning a summer vacation or thinking about purchasing a new or used auto, be sure to make your Credit Union your first stop. We want to help you save money and meet your financial goals.

One of the things I love most about the Credit Union is the fact that our members are more than a number - they are family! Be sure to stop by our office - I'd love to meet you.

Looking forward to serving my Credit Union family!



- Joshua Cavanaugh

Debit or Credit... What's The Difference

When making a purchase with your Debit Card, you may be prompted to choose "debit" or "credit." In this case selecting credit doesn't mean you are using a credit card. Rather, it refers to the network in which your transaction will run. No matter if you choose "debit" or "credit" the transaction will be deducted out of your checking account. However, the way it clears is different.

By selecting "debit," you will enter your PIN and the transaction will run through the debit network and our anti-fraud software. The transaction will immediately clear your account. This does pose some risk as your information is entered into the merchants terminal. If any skimming software is used or if the merchant's data is breached, your information, including your PIN, could potentially be stolen.

By selecting "credit," you will not enter a PIN. Instead you may be asked to sign for the transaction. A hold will be placed on the funds until the transaction clears, usually within a day or two. Credit transactions run through the VISA network and thus also utilize VISA's anti-fraud protection. Additionally, the transaction is protected by our anti-fraud protection as well as by VISA's dispute resolution and charge-back rules. **Because of the extra protections offered it is considered safest to choose "credit" when using your Debit Card.**

Sign Up For Estatements Today! It's the fastest way to get your statement

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 **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

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

Sign Up For Online Banking

Take advantage of the convenience of Online Banking today.

- Visit www.bfecu.com and click the Home Banking log in.
- Select "New User" and complete the required information.

You will receive an email with your temporary password within one business day. For the first time you log in you will need to use a computer (or if using a mobile device you will need to pull up the full website as the mobile website will not allow you to sign in the first time). Upon logging in the first time you will be prompted to change your password, set up a passphrase, set up security questions and verify your email. Once the initial sign-on is completed you may then use the mobile website.

Please stop by or call us with any questions. You can also sign up by stopping by our office.