



BROWN-FORMAN
EMPLOYEES CREDIT UNION

Serving Brown-Forman Employees Since 1936

**Credit
Union**

Views

July 2017

NEW SERVICE

EZ Loans

Everyone Is Approved

**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. Everyone qualifies! Call or stop by today to apply!

*Effective July 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.

Open An Account For Your College Age Child



Sending your child to college this fall? Open them a BFECU Checking Account. It's a great way to help your child build healthy money management skills and offers you the ability to easily make deposits. They will love the convenience of our debt card for purchases. Plus, you can be joint on your child's account to help them manage their account.

Stop by today to open an account.

Vacation Loans

Apply Today!

Whether you are dreaming of a cruise or a family trip to Disney, we can help you get there! Stop by today to apply and start packing your bags!



HOT Summer Savings

- ✓ Low Rates
- ✓ Affordable Payments
- ✓ Fast, Friendly Service
- ✓ Payroll Deduction
- ✓ Terms up to 84 months
- ✓ Pre-Approval



Auto Loans

2.49% as low as **APR***

24 month term

Other rates and terms available

*Annual Percentage Rate. Effective July 1, 2017 and subject to change. Must meet credit requirements. Not available for the refinancing of existing BFECU loans.

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!

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.

Holiday Closings

Independence Day
Tuesday, July 4

Labor Day
Friday, September 1 and
Monday, September 4

Discount Tickets

Discounted amusement park tickets are available again this season at your Credit Union. Save money when you stop by to take advantage of the great deals before you and your family head out to the parks. Tickets available to Kings Island, Kentucky Kingdom, Louisville Zoo and Newport Aquarium.



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Office Hours

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

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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.