



**BROWN-FORMAN**  
EMPLOYEES CREDIT UNION

Serving Brown-Forman Employees Since 1936

**Credit Union**

# News

Winter 2019

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

850 Dixie Highway  
Louisville, KY 40210  
Phone.....502.774.7003  
Facsimile.....502.774.6890

### Office Hours

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

### Office Staff

Joshua Cavanaugh  
Manager/President  
502-774-7997  
Erin Walter  
MSR/Loan Officer  
502-774-7636  
Natalie Legel  
Member Service Rep  
502-774-6065  
Robert Scholtz  
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
Savings Accounts	Notary Public
Certificates	Electronic Transfers
VISA Debit Card	Home Banking
Payroll Deduction	E-Statements
Christmas Club	VISA Gift Cards
Cash Withdrawals	Mobile Banking
Vacation Club	

### Holiday Closings

**Martin Luther King Jr. Day**  
January 21

**Presidents' Day**  
February 18

Federally Insured By NCUA.

## Make This Year Count Get Your Finances In Shape

Whatever your financial goals we are here to help. From budget guidance to credit reviews and debt analysis to see where we can save you money.

### Eliminate High-Cost Consumer Debt

Pay off or consolidate your high-interest credit card debt. The cost of consumer debt adds up quickly if you carry a balance. **Consider consolidating your debt in a low-rate home equity line of credit (HELOC), or an unsecured signature loan** — set a realistic budget and have a plan and a schedule to pay it back. Stop by our office today to apply or if you have any questions.



### Risk Free Investments! Check Out These CD Rates...

<b>6 month</b> <b>1.00%APY*</b>	<b>1 year</b> <b>1.75%APY*</b>	<b>18 month</b> <b>2.00%APY*</b>
<b>2 year</b> <b>2.25%APY*</b>	<b>3 year</b> <b>2.50%APY*</b>	<b>Only \$500 to open!</b>

### Your funds are safe, secure and insured!

\*Annual Percentage Yield. Effective January 1, 2019 and subject to change. Penalty for early withdrawal. \$500 Minimum deposit.

### Staff Update



We welcome Robert Scholtz to the Credit Union staff. Robert joined the Credit Union in November to help cover workload while Natalie is out for maternity leave (see back page). He is a graduate of the University of Kentucky and holds a degree in communication. Robert grew up in Louisville and attended Kentucky Country Day School.

In his free time, Robert enjoys his time coaching youth sports and spending time with his family and dog, Koby.

### No-Surcharge ATMs

All Fifth Third ATMs are fee free. Plus if you do use an out of network ATM we do not charge an additional fee like other places. Check our website for additional information and ATM locators.

# Put The Freeze On High Rates

## With A Low Rate Auto Loan



as low as  
**2.24% APR\***  
36 month term

Other rates and terms available

- **Have a high auto loan rate?** You can save money with Brown-Forman Employees Credit Union. Refinance your current auto loan from another financial institution to BFECU with our no cost, easy refinancing and put some cash back in your pocket!

- **Make No Payments for 60 days\*\***

It's quick, easy, and convenient. Have more than one current auto loan you would like to refinance? Save more and earn more when you finance at BFECU.

\*Annual Percentage Rate. Effective January 1, 2019 and subject to change. Must meet credit requirements. Rate includes discount for active checking. Not available for the refinancing of existing BFECU loans.

\*\*Some restrictions apply for no payments for 60 days. See Credit Union for details.

## Check Your Credit Report

If you've stopped paying attention to your financial health, commit to requesting a free credit report on [annualcreditreport.com](http://annualcreditreport.com). Take stock of your debts and dispute any credit dings that look incorrect. If you have any questions or need any help with reviewing your credit report, stop by the credit union. We would be happy to assist you.

## It's A Boy!



*Congratulations to Natalie and Kurt Legel who welcomed Jackson James Legel into the world on December 2, 2018.*



## Tax Season Is Scam Season

There are many forms and varieties of tax scams and thefts that are constantly evolving. This tax season you can protect yourself. A primary method used by thieves is to take the stolen data they have about you from any number of data breaches which seem to occur daily. They then submit a fraudulent tax return in your name for an amount far exceeding any refund you may have been due. They then may wait for checks to get mailed to your home and be checking your mail before you can. Or a thief may have the funds direct deposited to your actual bank account. They would then call you, posing as a collection agency or the IRS, and tell you to wire the funds to them.

There are many more scams being used and all of them cause a headache for you.

**Things you can do to help minimize your risk level.**

- File early, or at least as soon as you can
- You can verify banking information with ChexSystems
- You can put freezes on your credit reports at no charge to you
- Know what to look for on your credit report

**Most importantly if it sounds to good to be true, it is.**

If you have any questions about how you can safeguard your credit, ID, and finances, stop by the Credit Union today. We would be happy to assist you.