

# Credit Union News

October 2021

## 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

Erin Walter  
Manager/President  
502-774-7636

Cindy Brown  
Loan Officer  
502-774-7182

Kimberly Stephens  
MSR1  
502-774-7349

### 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     | Remote Deposit       |

### Holiday Closings

**Columbus Day** - October 11  
**Strategic Planning** - November 3  
**Veterans Day** - November 11  
**Thanksgiving** - November 25 and 26  
**Christmas** - December 24  
**New Years** - December 31

## Buying Or Refinancing A Home?

### Let us help you with our new Home Loan Program

Your home may be the biggest purchase you will ever make. Finding the very best loan option for the purchase or refinance of your home is critical.

Whether you are looking for a fixed rate, adjustable rate, conventional loan, FHA, VA, USDA, jumbo loan, etc, we have a host of options to meet your needs.

### New Online Mortgage Center

In addition to a new line up of mortgage products, we also recently launched an Online Mortgage Center that will connect you with the home financing solution which best meets your needs - all on your schedule 24/7.

In our new Online Mortgage Center located on our web site, learn more about the mortgage process, access helpful information about home-buying, check rates, and much more. You can even Apply Online and receive pre-approval feedback in just minutes! Check it out today at [www.bfecu.com](http://www.bfecu.com).



**If you are looking to purchase a home or to refinance your current home, we can help you make it happen! Visit us online or call us today!**

## Auto Loans!



- **Money-Saving Rates**
- **Terms Up To 72 Months**
- **Pre-Approval**
- **Fast Applications**
- **Affordable Payments**

**Apply Today!**

## Refinance And Save

Have a vehicle financed at another lender? Refinancing your loan, from another lender, at Brown Forman Employees Credit Union might lower your monthly payment and save you a lot of money. Call us today to see how much you could save!

# Skip-A-Payment\* Just In Time For The Holidays!

If your account is in good standing, you may be able to skip your December loan payment!

Call or stop by today for more details!

\*\$25 fee per loan, to skip one month's worth of payments, will be applied. Offer only available to members in good standing and for December loan payment. Restrictions apply. See forms at Credit Union office or online for more details.

## Christmas Club Accounts

One of the best ways to make sure you have the money you need to make the holidays merry and bright is to save throughout the year. 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.

## VISA Gift Cards Make 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.



## Make The Switch To 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
- FREE Remote Deposit
- Overdraft Protection From Savings

Call us to Set Up  
Direct Deposit today.  
*It's Easy!*

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

**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.

## Account Access Is Available 24/7

Take advantage of the convenience of Online Banking today

1. Visit [www.bfecu.com](http://www.bfecu.com) and click the Home Banking log in.
  2. 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 call us with any questions.

## Certificates

# 1.00%APY\*

36 month term

Other rates and terms available

\*Annual Percentage Yield. Effective August 1, 2021, and subject to change. Penalty for early withdrawal. Minimum deposit \$500. Call the Credit Union for current rates and yields.

