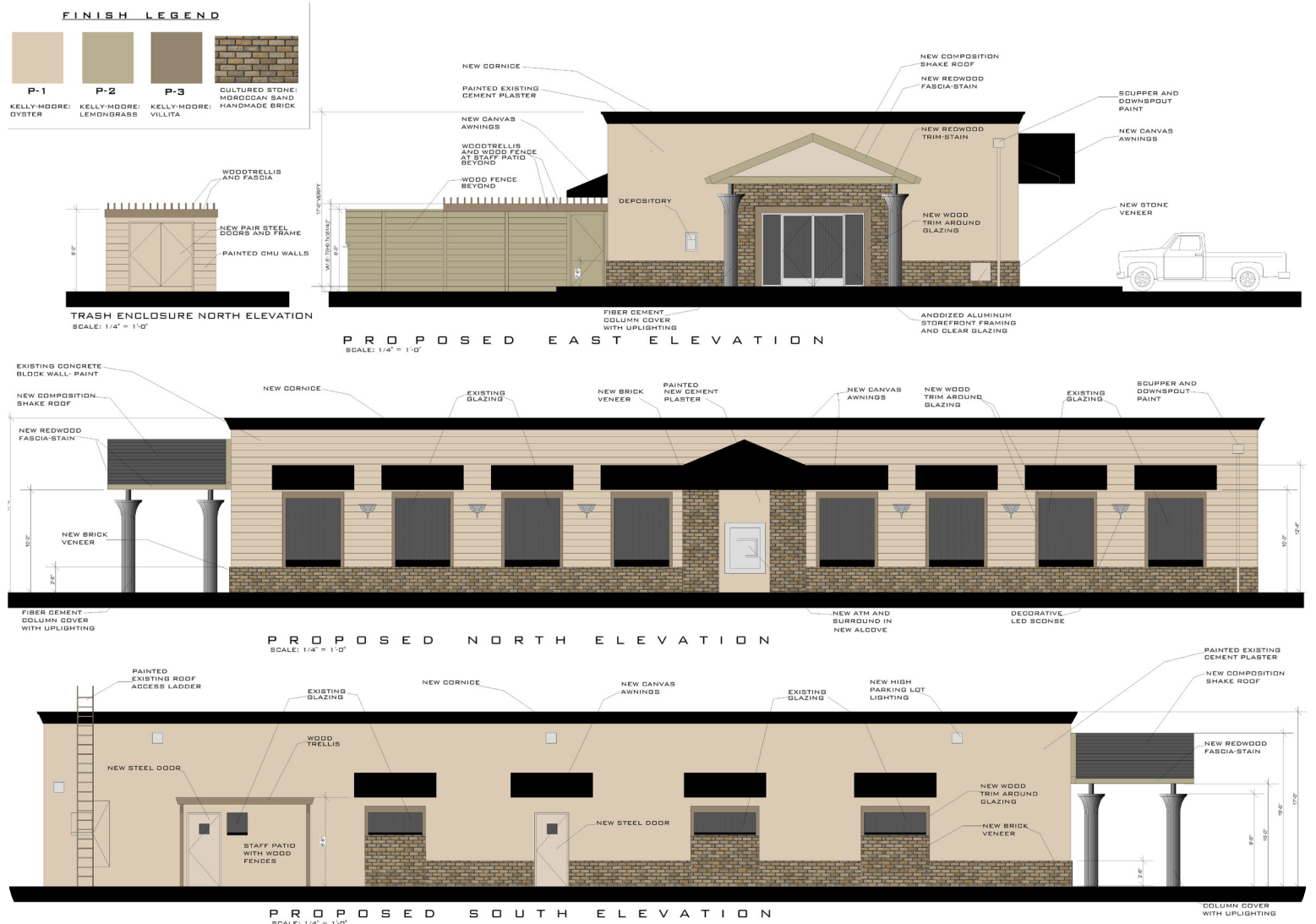


New Year, New Location



We're moving!

After months of research and surveys, we decided to close 173 Plaza and move our corporate office and branch to 640 East Main St Vacaville. The Credit Union is the start of a new revitalization happening in downtown Vacaville. With that change, we also opened a convenience branch close to Kaiser in Vallejo to serve our members. Since our walk-in traffic was diminishing and 68% of our membership uses Online Banking and Bill Pay instead of coming in, we determined that it would be best for us to downsize our office and spend our money on our members and other important services instead.



IMPORTANT INFORMATION

CREDIT LIFE/DISABILITY NOTICE:

CUNA Mutual Group hereby provides you with notice regarding the preexisting exclusion provision on open end credit life and/or credit disability accounts as required annually by the California Insurance Department.

CALIFORNIA NOTICE:

This insurance may not cover an advance or charge under your credit line if your disability or death results from a condition for which you have seen a doctor or chiropractor in the six months before the advance or charge.

MEMBER IDENTIFICATION REQUIREMENTS:

In accordance with Section 326 of the U.S. PATRIOT Act of 2001 Befit Financial Federal Credit Union is required to obtain a copy of the documents used in identifying our new members and in identifying signatory individuals added to an existing or new account. In some cases, identification will be requested for those members conducting business with Befit Financial Federal Credit Union prior to the effective date of the customer identification requirements because original documentation was not obtained with the opening of the account, or Befit Financial Federal Credit Union is unable to form a reasonable belief that it knows the true identity of the existing member. In all cases, protection of our members' identity and confidentiality is Befit Financial Federal Credit Union's pledge to you.

ACCURACY OF INFORMATION:

We make every effort to ensure that our records contain accurate, current, and complete information. If you find that your account information is inaccurate, please call us at (707) 557-8900 or write to us at PO Box 5760, Vacaville, CA 95696 within 60 days of the error. We will promptly investigate and make any necessary changes to update our records.

Dear Members,

What an exciting 2016 we've had! Our year has been full of many changes, the biggest being our name change. We changed our name from Kaiperm North Bay Federal Credit Union to Befit Financial in July 2016. This decision developed from many months of research and evaluation under the leadership of our Board of Directors and Management Team. Through this process, we focused on you: the healthcare professionals. Our name change clarified the confusion we have been receiving that we only serve Kaiser Permanente. Our new name — Befit Financial — helps let others know that we serve anyone in the healthcare profession in seven counties.

In 2016, we added the following services to our list of what we offer to you, our members:

- Mobile App
- Remote Deposit Capture (more secure than ATMs!)
- Online Loan Application
- Centralized Loan Department capable of closing all consumer loans utilizing DocuSign

As we reflect on the past, we are also looking forward to the quickly approaching new year. In August of 2017, we will be celebrating our 60th Anniversary. I can't wait to see how much our credit union grows in the next year. Thanks again for your continued membership. I wish you and your family the best of success and happiness in 2017.

Bobbie Kay Adams – President/CEO



HOLIDAY CLOSINGS

Monday, January 16

Martin Luther King, Jr Day

Monday, February 20

Presidents' Day

befit
FINANCIAL FCU

Phone: (707) 557-8900
Fax: (707) 557 8279
Toll Free: (888) 600 0550

NEW Mailing Address:
PO Box 5760
Vacaville, CA 95696

**Coming Soon
Vacaville Branch**

Vallejo Branch
145 Valle Vista Ave Suite G
Vallejo, CA 94590

Hours of Operation:
Mon. – Wed. 9am to 4pm
Thurs. – Fri. 10am to 5pm



Federally insured by NCUA.
NMLS #401421