

Dear Members,

The holidays are upon us! It is a busy time of year for most of us with the hustle and bustle of shopping, holiday gatherings and visiting relatives, but don't get distracted from keeping an eye on your accounts and watching for scams. We want your holiday season to be filled with happy memories, not to be looked back on with the sinking feeling that comes with compromised information.

As you may already know, there was a large-scale data breach recently that exposed more than 140 million Americans. Equifax® revealed on September 7 that hackers were able to exploit a vulnerability in the company's website in order to access personal information including names, credit card numbers, Social Security numbers, address histories, birth dates

and driver's license numbers. The breach took place from approximately mid-May through the end of July.

So, what can you do in lieu of this information? The most important and effective thing you can do is to be diligent about checking and monitoring your credit reports. You can pull a free credit report once a year from all three credit bureaus by visiting [annualcreditreport.com](http://annualcreditreport.com). It's recommended to pull your credit report from one bureau every 4 months in order to get a regular check on what is being reported and potentially spot any errors. For the most up-to-date information on recent scams, visit [ftc.gov](http://ftc.gov).

Bobbie Kay Adams – President/CEO

## Fuel Your Drive

and refinance with a Befit Auto Loan

GET **1% OFF** your current rate<sup>1</sup>

AND **90 Days** No Payments<sup>2</sup>

PLUS get **\$50!**<sup>3</sup>

**Talk to a Member Service Representative today!**

<sup>1</sup>1% rate reduction is offered on the member's qualifying rate. Promotional rate will not be lower than 2.59% Annual Percentage Rate (APR). <sup>2</sup>First 90-day payments are deferred for vehicle purchases and external vehicle refinances only. Term of refinanced loan will not change. Interest will accrue during the entire term of the loan including the non-payment period. <sup>3</sup>Loan must be at least \$10,000 to qualify; payment will be disbursed upon loan closing. Offer valid 9/1/17–10/31/17 only. This offer does not apply to loans currently financed with Befit Financial FCU. Not to be combined with any other offers. We reserve the right to rescind this offer at any time. Not all members will qualify. See credit union for details.



# Make Life Easier

with a Befit Home Equity Line of Credit



- Home Improvements
  - Vacations
  - Education Costs
- PLUS get a \$100 Visa® Gift Card!\***

Talk to a Member Service Representative today!

\*See credit union for details.



# Superhero Day

Not all superheroes wear capes.

First Responders, we appreciate you!

Stop by a branch on October 27 for refreshments and treats!

Like us on Facebook!



## HOLIDAY CLOSINGS

Friday, November 10

Veterans Day (observed)

Monday, December 25

Christmas Day

November 23 – 24

Thanksgiving Holiday

Monday, January 1

New Year's Day

**be**fit

FINANCIAL FCU

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Toll Free: 888 600-0550

Mailing Address:  
P.O. Box 5760  
Vacaville, CA 95696

**Vacaville Branch**  
640 East Main Street  
Vacaville, CA 95688

**Hours of Operation:**  
Mon. – Fri. 10am to 5pm

**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