

Dear Members,

As we start a new year, it is a great time to reflect on the past several months.

As we look back on 2017, we remember those who saw the devastation of fires and other natural disasters in our area and across the country. We are so proud to be a part of this incredible community, and for our wonderful members who are willing to pitch in and help their neighbors at a moment's notice during these crazy times. We're grateful to have been able to partner with the credit union community and support each other and all affected members.

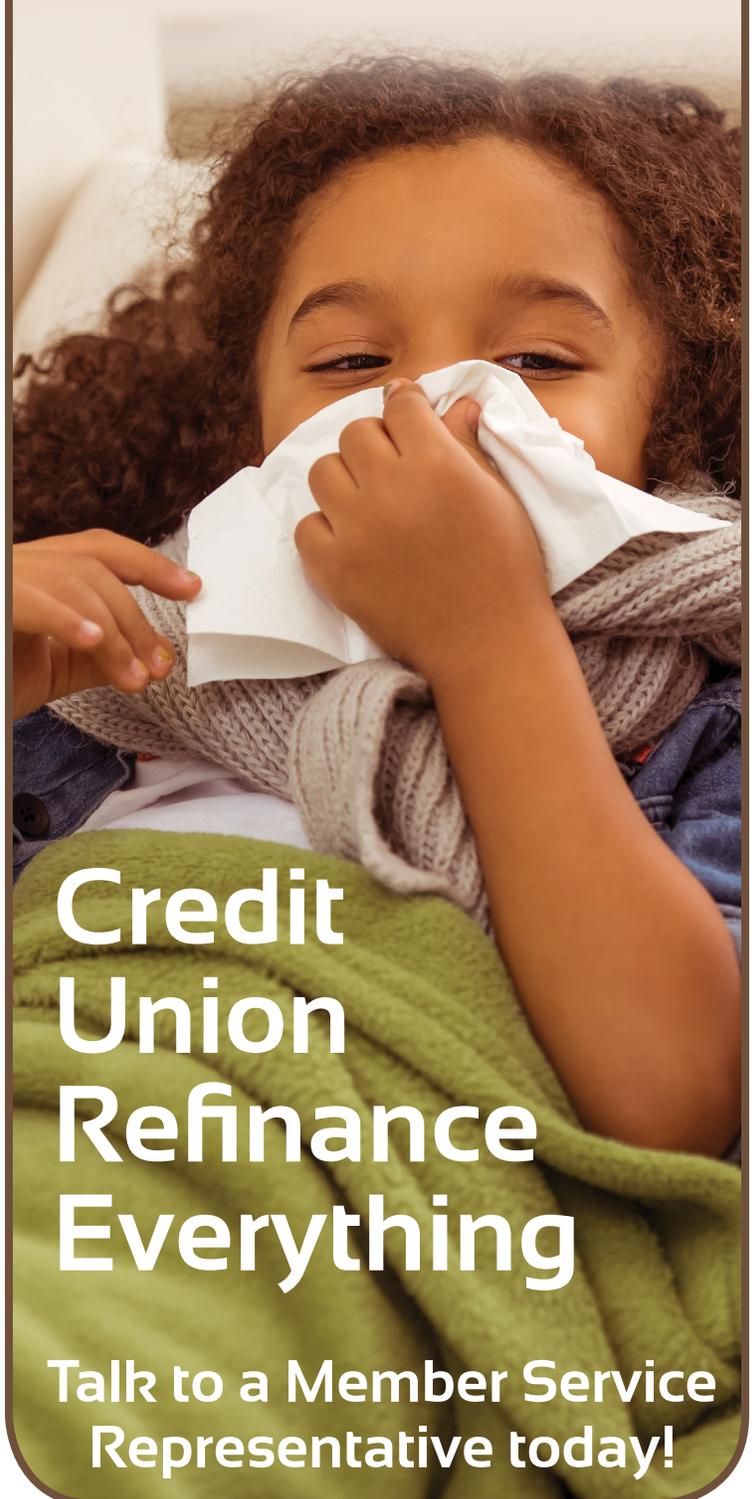
This year also brought the grand opening of our new headquarters in Vacaville. The decision to purchase a building rather than continuing to lease was made with all of our members in mind. It is an investment in the future of the credit union. If you haven't made it out to the new location, please come by for a visit. We'd love to see you!

All of us at Befit are thankful to be involved in changing members' lives. We do this by offering manageable rates on loans, providing the education you need to help you avoid potentially costly scams, and simply being there for you in your time of need.

As we look forward to 2018, we are excited about changes we are making to provide a better member experience.

Bobbie Kay Adams
President/CEO

We're the CURE
for what ails you!



**Credit
Union
Refinance
Everything**

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

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.

Watch it Grow with Befit Share Certificates

12-months

.50% APY*

24-months

.70% APY*

36-months

.90% APY*

Talk to a Member Service Representative today!

*APY = Annual Percentage Yield. Rates effective January 1, 2018. See credit union for details.

Help Spread the Membership Bug!

The *"Membership Bug"* is good for everyone, and we want you to help us spread it!

For each new member you send to us, you'll be entered into our **monthly drawing for \$100!***

*Drawing will be held the last business day of each month. Winners will be notified by phone or email. Additional restrictions may apply. See credit union for details.

NEW HOURS

To better serve you, we are changing the hours at the Vallejo Branch to Monday – Friday 10am to 5pm beginning March 1, 2018.

HOLIDAY CLOSINGS

**Monday,
Jan 1**

New Year's
Day

**Monday,
Jan 15**

Martin Luther
King, Jr Day

**Monday,
Feb 19**

Presidents'
Day

befit

FINANCIAL FCU

bffcu.org

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Fax: 707 359 4290
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