

Dear Members,

Don't Let Holiday Spending Steal Your Christmas Cheer

Holidays are a funny thing. You know they're coming. In fact, you look forward to them all year long. But for some reason, you always find yourself scrambling around at the last minute, frantically searching for gifts and decorations. Then, before you know it, they're over, and you're left with nothing but memories, and bills.

At Befit Financial FCU, we know it can be challenging to plan for holiday expenses. That's why our team of financial professionals work hard to meet your financial needs all year long. Even if you've struggled in the past, there's no time like the present to start preparing for a Christmas season that truly qualifies as the most wonderful time of the year!

This holiday season, instead of using high-interest credit cards or borrowing money from lenders that have more in common with Scrooge than Santa, consider these money-saving solutions from Befit Financial:

Short-Term Loans

If you need funds in a hurry, but don't want to pay the outrageous interest rates charged by payday lenders, a Befit Short-Term Loan lets you borrow up to \$500 and take up to three months to pay it back, making it an ideal solution to get you through a holiday financial crunch.

Befit VISA® Credit Cards

If you've ever shopped at a retail store, you've probably heard something like this, "Would you like to save money today by applying for store credit?" Before you sacrifice your long-term financial health for a one-time discount, remember that Befit Financial FCU offers VISA® Credit Cards with low interest rates, no annual fees, and credit lines up to \$20,000.

Christmas Club Savings Account

Don't let Christmas shopping sneak up on you ever again! Our Christmas Club makes it easy to plan ahead and set aside money for next year's holiday shopping. Not only can you open one of these specialized accounts with as little as \$5, you can also earn interest on your savings all year long. Whether you make manual deposits or have the money deposited directly from your paycheck, the funds will be automatically deposited into your standard checking or savings account on November 1st, which allows you to shop with cash—and confidence.

Whether you need a little help with this year's holiday shopping list or want advice on how to be better prepared for next year, Befit is here for you! If you have questions or need assistance, please stop by one of our branch locations in person, call us at 707-557-8900, or visit us online at bffcu.org.

Bobbie Kay Adams – *President / CEO*



Do you want to be home for the holidays?

Another question: How about your first home?

Everyone should seriously investigate the possibility of owning a home. It has many benefits for your bigger financial picture. It's important to consider the options and make a plan that fits your long term goals. Let's talk about how we can put your housing dollars to work for you—instead of a landlord.



Updates are coming.

Befit will experience some exciting changes in 2019! On Friday, May 3, we are converting our main computer system and just about everything is being upgraded including the systems you use to access your account with us. We will be closed Monday, May 6. In the coming months, we will provide more detailed information about the upgrades and the conversion process. We are working to ensure that the process is as streamlined as possible.

How will this change affect you?

We will do most of the work for you and that means for things like your direct deposit, payroll, ATM, VISA® debit card, checks, payments, etc., you won't need to do a thing. The conversion should be seamless as far as transactions go and your base account number will remain the same.

Keep an eye out for more details!

National Handwashing Awareness Week December 2nd–8th, 2018

Personal hygiene begins and ends with our hands. And though we're taught as youngsters to wash our hands before dinner, it's important to remember that germs don't care what time of day it is. Clean hands prevent sickness. So it's especially important to learn the basics about hand hygiene so that you, too, can become a champion hand washer! Let's examine some handy (see what we did there?) tips and info in honor of National Handwashing Awareness Week, which takes place each year during the first week of December.

1. Do it right

Experts recommend washing your hands with soap and clean water for at least 20 seconds. Be sure to get a good lather going and clean the back of the hands, between the fingers and under the nails. Dry them using a clean towel.

There is a lot of science behind these recommendations, so be sure to follow them each time you wash your hands.

2. Memorize the five steps

The Centers for Disease Control and Prevention calls hand washing "a do-it-yourself vaccine" and suggests remembering five easy steps: Wet, lather, scrub, rinse, dry.

3. Learn the four principles of hand awareness

Endorsed by the American Medical Association and American Academy of Family Physicians, the four principles are: 1) Wash your hands when they are dirty and before eating; 2) Do not cough into hands; 3) Do not sneeze into hands; and 4) Don't put your fingers in your eyes, nose or mouth.

www.nationaltoday.com/national-handwashing-awareness-week/

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HOLIDAY CLOSINGS

Monday, November 12
Veteran's Day (observed)

**Thursday–Friday
November 22-23**
Thanksgiving Holiday

Monday, December 24
Christmas Eve
Closed at 2pm

Tuesday, December 25
Christmas Day

Monday, December 31
New Years Eve
Closed at 2pm

Tuesday, January 1
New Years Day

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Mon. – Fri. 10am to 5pm



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