

Dear Members,

Make 2019 a Year to Remember

All of us here at Befit are committed to your financial wellness to ensure your financial success, and we want to help you make 2019 your best year yet!

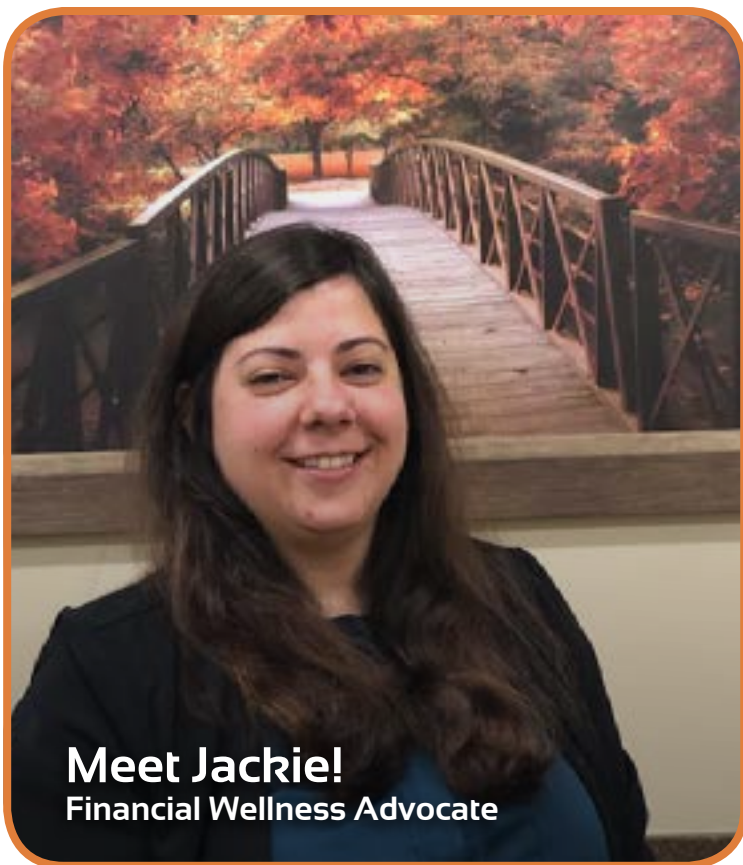
We strive to help you with your short- and long- term goals of paying off debt, saving for the future, and financing life's larger purchases so that you can live comfortably within your means. No matter what life throws at you financially, we are here to help.

Whether you need coaching on money management and budgeting for expenses, are renting or purchasing a home, or need retirement planning tools, we are at your service.

In recent months, we have added Jackie Brown to our team of experts as Befit's Financial Wellness Advocate. Jackie comes to us with 12 years of financial experience. Her knowledgeable background, coupled with a passion for helping those in her community, has made her a great asset to our team, and to you, our members!

Contact Jackie at 707-557-8900 ext. 124 to schedule an appointment, and we will help work up a plan to get you on track for the new year!

Bobbie Kay Adams – *President /CEO*



Meet Jackie!
Financial Wellness Advocate



According to the American Red Cross, winter is "one of the most difficult times of year to collect enough blood products to meet patient needs." Busy holiday schedules and bad weather often result in canceled blood drives. Seasonal illnesses, such as the flu, also stop potential donors.

This is why National Blood Donor Month, which takes place each January, is such an important observance. According to the World Health Organization, "blood is the most precious gift that anyone can give to another person – the gift of life."

WHY NATIONAL BLOOD DONOR MONTH IS IMPORTANT **Donating blood save lives.**

Someone needs blood every few seconds in the United States. And more than 4.5 million Americans would die every year without lifesaving blood transfusions.

It's the gift that keeps on giving.

The American Red Cross needs 13,000 blood donations every single day to maintain an appropriate blood supply. Fortunately, eligible donors can donate every eight weeks.

It's good for donors too.

The American Journal of Epidemiology reports that blood donors are 88 percent less likely to have a heart attack.

Core Conversion Coming in May 2019

Befit wants to give you the best possible banking experience, so we're pleased to announce we'll be upgrading our core processing system. By making some important changes, we will be able to serve you and offer you more convenience!

Starting **Friday evening, May 3, and lasting through Monday evening, May 6**, our Online Banking and Mobile Banking platforms will not be available. Please note: We will be closed on **Monday, May 6**, for the conversion itself.

- Your Befit debit cards will be fully available throughout the entire process for you to make purchases and withdraw cash.
- You will still be able to deposit checks via our mobile deposit app throughout the entire process as well.

These great upgrades will bring some changes, so please be on the lookout for more information in the coming weeks and months. And of course, if you have questions about this process, reach out to us any time!

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

1.00% APY*
12-months

1.21% APY*
24-months

1.41% APY*
36-months

*APY = Annual Percentage Yield. Rates effective December 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.

HOLIDAY CLOSINGS

Monday, January 21
Martin Luther King, Jr. Day

Monday, February 18
Presidents' Day

befit

FINANCIAL FCU

bffcu.org

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Toll Free: 888 600-0550

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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. - Fri. 10am to 5pm



Federally insured by NCUA.
NMLS #401421