

Dear Members,

As a member-owned financial cooperative, we are proud to provide an alternative to banks and give people the opportunity to own a share of their financial institution and future. As a not-for-profit cooperative, our focus is taking care of our members—of you.

Because our members are at the heart of everything we do, we've worked hard over the past year to improve the services we have to offer in order to enhance our members' experience with Befit. With a year peppered with projects, it is rewarding to see the accomplishments and strides in advancing our technologies. Our core conversion is now complete, and we are proud of the upgrades we have made to provide you with convenient and robust ways to manage your finances. You now have access to an updated online banking platform, a more intuitive bill pay system, new mobile app, and a sleek new website.

Enhancements. Conversions. Growth. Those three words have been our key focus over the past several years, and they were the focus at our Annual Meeting last month. Thank you to those who were able to attend. It was a pleasure to see all of you. Lots of positive ideas and conversation stemmed from the meeting, and it was all focused on one concept—our members. To those who were unable to join, you were missed.

Our focus remains on ways to continually grow and improve as individuals, as financial partners and as a credit union. As always, we thank you for being a member and part of our Befit family.

Bobbie Kay Adams – *President / CEO*



Sign into Home-Banking:

1. Temporary ID: Account Number
2. Temporary Password: First 4 of SSN plus the last 2 letters of your last name capitalized. i.e. O457WI
3. Once in create a new password.
4. Select 3 security questions that are used for Dual Authentication process every time you login.
5. Create a new username. (This may not contain your name.)

Update Your Bill Pay:

Sometimes a refresh is good. Especially when it means having access to an easier, faster and more convenient way to pay bills. Like cleaning out a closet, or shredding old documents, some of your payees might have needed to be trashed too. Learn how simple it is to re-enter and update your payees.

Take Control:

There are so many new ways to access and control your finances with our home banking favorite features. Take advantage of your new found power and...

- Set up eAlerts under "Info Center"
- Nickname your accounts under "My Accounts"
- Open an additional account, apply for a loan or open a CD under "New Accounts"
- Pay or transfer money to another Befit member under "Pay & Transfer" within Befit Online Banking.

Be Mobile

It's your job to take care of others needs, it's ours to make sure you can take care of your financial ones. Download your free feature-full app; we are positive you'll find it top-notch. In addition to easily paying bills, depositing checks, locating a surcharge-free ATM, applying for a loan, now you can:

- View all your other memberships and transfer between them.
- Manage your Befit Debit Card!
- Temporarily lock your card, report it stolen and view your activity.



Be in the know

There is so much happening here at Befit and so many things on the horizon. Make sure you stay up-to-date and in-the-know. Take a minute and update your email and anything else that might be out of date.

Click here to fill, print, and sign a change of address form and return it to our branch or fax it to 707-557-8279. Forms can be found easily under the "Resources" tab on the home page.

Be Heard

We all know that saying, "It's good to get a second opinion." We agree. We've made a lot of changes recently and, in our opinion ones for the better. But, we are a Credit Union. We exist to serve you, and your opinion matters.

Please take a minute to give us your feedback in our member survey that will be arriving to your email shortly. It should take no more than 10 minutes of your time.

Find us on 

Be Financially Fit

Financial health is important. It's just a simple fact. And, it's important to take a minute to review what's going on with your accounts. Let us help.

Maybe we will be able to save you a few dollars, trim some time off your current loan, or suggest some practical ways to help improve your credit score. Either way, we want to help you with your finances.

Some other painless ways you can keep your finances in check are:

- Create a calendar reminder! You can check your credit summary and score annually, for free at annualcreditreport.com. To order one FREE credit report a year from each of the three credit reporting bureaus—Experian®, Equifax®, and TransUnion® visit the annual credit report website, the only site sanctioned by the Federal Trade Commission. Or you can call 877-322-8228.
- Know what you can afford. It's so easy to say oh, "what's a few more bells and whistles on that new car", or "wow, we could really use some more living space....", find out exactly what those add-ons will cost you with our calculators;
- Schedule a review with one of our member service representatives to discuss your current financial situation, your present and future needs, and answer any questions you may have — we may be able to find solutions to help you:
- Consolidating and/or eliminating debt.
- Reducing credit cards or auto loans rates by refinancing your higher-interest loans with us.
- Refinancing your mortgage/home equity.

Be Rewarded

This August, current Befit Visa® Debit Cardholders will be receiving new plastic, a new number and a whole set of new benefits to carry in their wallets!

As soon as you receive your new card please make sure to:

- **Activate** it
- **Update** any automatic charges (gym membership, music subscriptions etc.)
- **Update** your digital wallets
- **Enroll** your card at dreampoints.com/rewardscard to begin earning AND redeeming points
- **Destroy** your old card



Use your card for all of your everyday purchase from gas to groceries and everything in between. You'll earn 1 point for every \$4 spent with your enrolled Befit Visa® Debit Card. Redeem for cash back to gift cards to travel and so much more. The choices are endless. **Your points. Your perks. Your way.**

HOLIDAY CLOSINGS

Thursday, July 4
Independence Day

Monday, September 2
Labor Day

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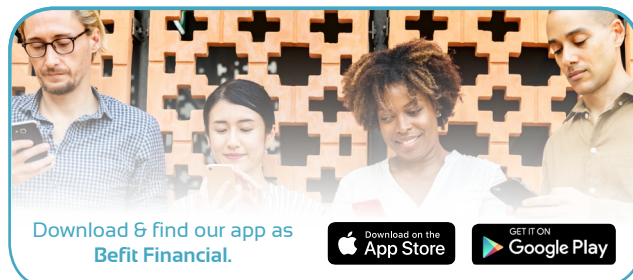
Hours of Operation:
Mon.-Fri. 10am to 5pm

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



Download & find our app as
Befit Financial.

