

Dear Members,

What a year of growth it has been. We thank you so much for your patience through our core conversion, Befit Visa® Reward Debit Card enhancements and in advance for the November launch of our new Befit Visa® Rewards Credit Card. With change comes growth. We have worked hard to improve our delivery channels, implement new technologies and create products and services designed to provide you convenient and robust ways to manage your finances.

Part of our initiative this year has been to revamp our debit and credit cards to give you more control, greater protections and rewards. As we head into holiday season, please remember to protect your cards. Take advantage of the many features of our Befit Mobile App. Once registered, you'll be able to use your app whenever, wherever to temporarily lock your card, report it stolen and view your activity.

It is rewarding to see the accomplishments and strides we've made in advancing our technologies. We hope you are enjoying the upgrades and the flexibility of our online and mobile solutions. We will continue to forge ahead in our mission to take care of you and your finances. 2019 has been an incredible year and we promise to continue to remain focused on growing 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*



Be Super Charged

Our new Befit Visa® Rewards Credit Card is on its way in time for the holidays! Current cardholders be on the lookout for your new plastic in the mail shortly. You'll be able to start using your new card on November 4th, just in time for the earning rewards like cash back, gift cards, experiences and more!

Raise your expectations of what you deserve in a card.



Be Notified

There are so many new ways to control your finances with our home-banking member favorite features. One easy way to manage your money is to opt-in for eNotices and eAlerts. You can subscribe to receive:

- Account notices
- Balance alerts
- ACH Deposit or Withdrawal notices
- Loan payment due alerts

To enroll today simply:

1. **Log into** Online Banking
2. **Hover over** Info Center
3. **Click** eAlert Subscriptions
4. **Choose the messages** you would like to subscribe too

It's Me 247
Online Banking

also allows you to

- **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 BFFCU member under "Pay & Transfer" within BFFCU.

venmo TEXTING SCAM

Warning! If you receive a text message from someone claiming to be Venmo.

Please inform us immediately if you have any concerns regarding your account and Venmo.

Do Not...

- **Provide ANY** information to text messages claiming to be from Venmo.
- **Click** on the link provided in the text message
- **Enter ANY** confidential account information

Be Rewarded

Hopefully by now you've started discovering all the great new benefits and features of your NEW Befit Visa® Debit Rewards Card. Our favorite benefit is the cash back feature. You can enjoy thousands of opportunities to get up to as much as 10% cash back with your rewards debit card. Now that's the Power of Plastic.

Register your card today to view offers and discover participating merchants. Not a Befit Checking Account Holder? Please stop by your local branch or call us at 707-557-8900 to get started.



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 load 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 and Credit Cards!
- Temporarily lock your card, report it stolen and view your activity.



Be in the know

There is so much happening here at Befit Federal Credit Union 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. Simply log in to your Online Banking account. Or, if you prefer you can find it online at bffcu.org/resources/forms. Just bring the completed signed form to our branch or fax it to 707-359-4290.

Find us on

Now may be the time for a mortgage checkup



With current interest rates, now may be the time to consider all of your real estate financing/refinance options.

- How can I lower my monthly mortgage payment?
- Can I qualify for a bigger home or investment property?
- If I do buy now, how much will I need for a down payment?
- Am I able to shorten the term of my fixed-rate mortgage in order to save thousands in interest while paying off my existing loan early?
- Can I consolidate my first and second mortgage into one?
- Can I eliminate my private mortgage insurance?

I can provide answers to all of the questions you may be asking and help you decide if now is the time for a change. There is no obligation or credit check necessary.

Let's get together soon for your mortgage checkup!

HOLIDAY CLOSINGS

Mon., Oct.14
Columbus Day

Mon., Nov. 11
Veterans Day

Thurs. & Fri., Nov. 28 & 29
Thanksgiving



FINANCIAL FCU

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Federally insured by NCUA.
NMLS #401421

