

Dear Members:

2020, two decades into the new century. It seems like just yesterday the world was worried about Y2K. Twenty years have passed. Technology has rapidly progressed, social media outlets have become a vital resource in communication, healthcare methods have dramatically advanced, cars are electric, solar panels are everywhere, cell phones are always in hand. But, some things don't change and, in our opinion, for the good.

Our dedication to our members and to the healthcare community we serve has remained unwavering. You, our members, are our number one concern. Your financial needs are our top priority and quite frankly, the only reason we exist. Our mission is to help you Be Happy, Be Healthy and Be Financially Fit.

The New Year is always a time of reflection, of list making, of resolutions and setting goals. What's on your focus on for 2020? Not only do we want to hear from you, we want to help. Checkups aren't only for your physical well-being, but for your financial health as well. Schedule an appointment for a financial wellness review by stopping by, emailing our own Financial Wellness Advocate Jackie Brown, or calling us at 707.557.8900 ext. 117.

Bobbie Kay Adams – *President /CEO*



## New year. New home. New mortgage.

When you are ready to move, refinance, add on, do some improvements, we are here to help "fit" you with the right mortgage or other home solution. We've partnered with CU HomeLand Mortgage Services to provide you with home financing options. 7 days a week, 24 hours a day we can be reached. Your duty never ends and neither does ours. Get a rate quote, pre-approve, research your options — our site is here to guide you through the process easily. And, when you are ready to talk to someone, our partner and Senior Mortgage Advisor, Shelley Tucker is here for you with flexible hours to fit your schedule.

Shelley Tucker  
Senior Mortgage Advisor/Credit Union Division  
CU Homeland A division of American Pacific Mortgage  
MLO # 498720 Cell: 925-786-1543  
Fax: 925-265-1877 shelleyt@cuhomeland.com

### Make 2020 a great year! Read our newsletter and learn more about:

- Available Online and Mobile Banking Services
- Home Lending Solutions
- No-Fee Balance Transfers
- Important Annual Disclosures

Start 2020 off with  
financial balance.



### It's rewarding to be a Befit Visa® Rewards Credit Card holder.

Transfer your higher rate balances to Befit and enjoy \$0 balance transfer fees....year round.

**Apply Today!**

## Do you want to see if you can reduce your taxes for 2019?

Come see our in-house Financial Advisor Samantha Davenport for a complimentary financial consultation. Samantha has been providing financial planning services for our members for over 14 years, don't miss out on this incredible value! Samantha can help you assess your overall financial health and well being and provides the following products & services:

- Financial planning
- Access to Investment management services
- IRA's/Roth IRA's
- Retirement plans for small businesses
- College savings 529 Plans
- Life insurance
- Disability income insurance
- Long-term care insurance

Samantha Sagers-Davenport, CFPS, is a registered representative of and offers securities, investment advisory services and financial planning through MML Investors Services, LLC, Member SIPC (3003 Oak Road, Suite 250, Walnut Creek, CA 94597, Phone 925-979-2300). MassMutual Northern California is not a subsidiary or affiliate of MML Investors Services, LLC. Samantha Sagers-Davenport CA Insurance License #OE57325. CRN202201-258216

## Available Online and Mobile Banking Services

Instant gratification. That's the world we live in. We know life moves quick and there isn't always time for your financial needs — especially when it's your job to take care of others. If you haven't already, enroll in Online Banking and download your feature-full app! You'll be able to enjoy:

- Free Bill Pay
- Free Mobile Deposit
- Manage your Befit Debit and Visa® Credit Cards
- View your Other Memberships and Transferring between them
- Apply for a Loan
- Opting-In for eNotice and eAlerts
- Surcharge-Free ATMs Locator
- And Much More!



## Be in the know

There is so much happening here at Befit Financial 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](http://bffcu.org/resources/forms). Just bring the completed signed form to our branch or fax it to 707-359-4290.

Find us on

## HOLIDAY CLOSINGS

**Monday, February 17**  
Presidents' Day

**Monday, May 25**  
Memorial Day

**be<sup>fit</sup>**  
FINANCIAL FCU  
[bffcu.org](http://bffcu.org)

Phone: 707-557-8900  
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.-Fri. 10am to 5pm



Federally insured by NCUA.  
NMLS #401421



## 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.