



We will miss you Bobbie!
Big welcome to May!

Dear Befit Family,

As I think back at all my years at Befit Financial FCU (BFFCU) formerly Kaiperm North Bay FCU, I am filled with pride—in our team, our members, and our community. We have achieved so much, and I am thankful for our time together.

Spending over 40 years in and around the credit union industry and my time at BFFCU are among my greatest blessings. I recall my early days working at my mother's credit union, assisting her staff sort and stuff statements by hand. I am a proud second-generation credit union brat. Combined my mother and I have 54 years proudly serving the credit union community. It was there that I realized my passion for the credit union mission, "people helping people,"—one I genuinely believe BFFCU lives out daily.

To our members, I am thankful for every one of you. Over the years, I have celebrated your success and am overcome with gratitude that you entrusted BFFCU to help you on your financial wellness journey. It's because of you that we do what we do.

To my Board of Directors and Supervisory Committee Members, thank you for your dedication and tireless service to our members. Because of your willingness to serve and find solutions for our member's financial situations, you are an extraordinary team.

To my beloved Staff, who have nicknamed me "Mama Bear" I am overwhelmed with pride as I see you all come together as one team. You have overcome many hurdles over this past year and I could not ask for better employees. As I hand over the reins to my co-worker, my friend "Mighty May," I am so excited to see what awesome things she achieves. I know you all will work very hard together.

I am extremely thankful for my time with you all. With a heavy but happy heart, I announce my retirement—effective October 31, 2020.

As I look toward my next chapter, I am filled with bittersweet feelings of leaving my Befit family. I have significantly grown both personally and professionally, making many friends along the way. While I am sad to leave, I have complete confidence in the new leadership, our Board, and their guidance. I wish you all the best—Be Happy, Be Healthy, and Befit Financially.

Sincerely,
Bobbie Kay Adams, President/CEO



Congratulations May!

Dear Members,

I have been in the financial services industry for a total of 21 years, and of that, 17 years with Befit Financial FCU (BFFCU). Building relationships, creating positive memorable experiences, and delivering excellent member service has always and is still paramount to me. In this time, I also learned a great deal as I have worn many hats from being a Teller, an Operations Manager, and the Vice President. I've been fortunate to have the opportunity to work alongside Bobbie Kay Adams for the last 14 years. She was always dedicated to BFFCU and made sure the membership needs were her number one priority. Her accomplishments for the credit union have been substantial while adding many valuable services for our members to utilize. Her tenacity, strength, and grace amid difficult decisions have also inspired me immensely. I am thankful for her mentorship and will miss her presence at the credit union dearly.

Because of her leadership and guidance, I am prepared and ready to serve you, our members, in a new capacity as President/CEO. As I look towards our future, my commitment and focus to serving you will remain constant. Our mission, similar to yours as a healthcare professional, is "people helping people." It is a rewarding experience to be able to improve your lives to be better, happier, healthier—physically and financially—so you can continue to take care of others.

As we approach this new phase and I step into the role of President/CEO, I want to assure you that my commitment to you and BFFCU remains steadfast, and I look forward to all that we will accomplish. I am devoted to continuing to provide excellent member service, creating a happy work environment for my BFFCU team, improving products and services that meet your needs, delivering convenient alternative banking options, and always keeping our credit union financially strong.

We continue to thrive through economic downturns and uncertainty. Through it all, we have and will continue to think outside of the box and make strategic decisions to be a financially sound and healthy credit union that serves members well. We have always embraced technology and innovation in our pursuit to serve you to the best of our ability and provide convenient banking options.

I want to thank you for your membership and loyalty to Befit Financial FCU—you are the credit union's heartbeat, and we would not be what we are today without you. As we move forward into this next phase, let's move together and "Be Happy, Be Healthy, and Befit Financially."

Sincerely,
Maybelline (May) Bito
Vice President





Time For A Fiscal!

Earn up to \$125 when you open a*:

- \$25 – Checking + Rewards Debit Card
- \$25 – Rewards Visa® Credit Card
- \$25 – Signature Loan
- \$50 – Auto Loan

Schedule Yours!

*See credit union for details. Not all members may qualify. Short-term Loans do not qualify for this promotion. These bonuses may not be combined with any other promotional offer. Incentives will be paid within 30 days of account opening and met qualifications. Incentives include \$25 for checking account with minimum \$100 monthly direct deposit, \$50 for funded auto loan of \$5,000 minimum, \$25 for funded personal loan of \$1,000 minimum, \$25 for qualified Visa® Credit Card.

Help Share the Love

Fees, high interest, and surcharges. They all add up. Help your friends avoid those by joining Befit!

For each new member you send to us you'll be entered into our monthly drawing for \$100!*



MEMBERSHIP REFERRAL OR SPONSOR FORM

Name of Member: _____

Phone Number: _____

Email Address: _____

Name of Referral: _____

Phone Number: _____

*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.

eNotices & eAlerts



Opt-in for eNotices and eAlerts to receive important notifications, save time and manage your finances easier!

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

You can subscribe to receive:

- Annual account notices
- Balance alerts
- ACH Deposit or Withdrawal notices
- Loan payment due alerts

VALLEJO BRANCH CLOSING

We have made the strategic decision to close our Vallejo Branch effective November 25, 2020 and transition to a new virtual branch. By opening the virtual branch and closing our Vallejo location, we will be able to provide enhanced digital services and further improve your member experience.

We are excited for these changes and look forward to all of the opportunities that the new virtual branch will bring. It's our sole purpose to serve you so you can Be Happy, Be Healthy and BeFit Financially.

For more information visit
bffc.org/vallejo-branch-closure



Deposit a check from anywhere.
Remote Deposit Capture allows you to deposit a check using your smartphone anytime, anywhere. Watch and learn how!

Don't miss out on important notifications.

Update your contact info today!

- Log in to your online banking
- Click on Info Center
- Click on Personal Information
- Update address, phone number, email, or code word (phone verification password)

HOLIDAY CLOSINGS

Mon., Oct. 12
Columbus Day

Wed., Nov. 11
Veterans Day

Thurs. & Fri., Nov. 26 & 27
Thanksgiving

befit
FINANCIAL FCU

bffc.org

Phone: 707-557-8900
Toll Free: 888-600-0550
Fax: 707-359-4290

New Phone Hours:
Effective 10/01/2020
Mon/Tues/Thur/Fri 9am
to 5:30pm
Wed. 10am to 5:30pm

Vacaville Branch
640 East Main Street
Vacaville, CA 95688

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

Mailing Address:
PO Box 5760
Vacaville, CA 95696

Branch Hours of Operation:
Mon – Fri 10am to 5pm

New Branch Hours of Operation:
Effective 11/30/2020
Mon.–Thur. 10am to 5:30pm
Fri 10am to 6pm
Closed for lunch from
1:30 to 2:00pm



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