

Message From May

Dear Members,

As summer fades into fall there are a lot of exciting events coming up! The holidays may look different than last year, and we want to make sure you are financially prepared for anything that comes your way!

Whether you are planning on buying gifts, doing some holiday shopping, attending holiday parties, or you want to get a head start on your New Year's resolution by consolidating your debt, we have a solution that will fit your needs. Below are a few options to consider this upcoming season:

- Our Visa® credit card comes with rates as low as 8.49% Annual Percentage Rate (APR), much lower than a typical big bank credit card
- A Signature loan can help you finance your holiday shopping with rates as low as 5.49% APR
- Allow us to refinance your vehicle for a rate as low as 2.39% APR. You might even be able to get additional cash by using your vehicle's equity
- Lastly, our Short-Term Loan is always available for any of life's surprises and you can borrow up to \$500

Maybe you want to plan ahead for next year? With our Christmas Club account, you can start saving and the funds will be deposited into your account November 1st — right in time for holiday shopping!

Speak with us today and let us help you make the 2021 holiday season the best one yet! On behalf of the Befit team, we wish you a healthy, safe, and happy holiday!



Sincerely,
Maybelline Bito,
President/CEO



New and Improved Online Banking

You will notice that our online banking has a whole new look! Easier to navigate! Much more user-friendly!

Here are some of the new features to look for:

- **Pending ACH Messaging** – You are now able to see pending deposits into your account!
- **Personalize your profile with an image** – Super helpful when you have a few accounts that you transact between.
- **Search Feature** – Enter the amount, description, check number, date range of transaction, or more to find what you need.
- **Save Favorites** – Save frequently used features like quick transfer, eStatements, and Bill Pay!

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





Spark Your Nostalgia

Apply for a **Visa® Credit Card** with rates as low as 8.49%^{APR} and you could **WIN a Vintage Toy Basket*** that may include:

- Tickle Me™ Elmo Doll
- Cabbage Patch® Doll
- Easy-Bake Oven®
- Atari® Gaming System

Apply Today!

*APR= Annual Percentage Rate. See credit union for details.
Not all members may qualify.



National Breast Cancer Awareness Month



We're helping the Solano Midnight Sun Foundation (SMSF) raise funds to help those who have faced financial hardships due to Breast Cancer.

Donate Today!

See credit union for details.

24-Hour Audio Response

Use the Audio Response system and access your account over the phone 24 hours a day! You can check your account balances, transfer money, see what checks have cleared and more! Call 707-557-8900 option "2" CU access code: 952 to access your account.

HOLIDAY CLOSINGS

Mon., Oct. 11
Columbus Day

Thurs., Nov. 11
Veterans Day

Thurs. & Fri., Nov. 25 & 26
Thanksgiving

**Closed at 2pm Fri., Dec. 24
& All Day Sat. Dec. 25**
Christmas Day

**Closed at 2pm Fri. Dec. 31
& All Day Sat., Jan. 1**
New Year's Day

be^{heart}fit

FINANCIAL FCU

bffcu.org

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

Phone Hours:
Mon/Tues/Thurs/Fri
9am to 5:30pm
Wed 10am to 5:30pm

Vacaville Branch
640 East Main Street
Vacaville, CA 95688

Mailing Address:
PO Box 5760
Vacaville, CA 95696

Branch Hours of Operation:
Mon–Thurs 10am to 5:30pm
Fri 10am to 6pm

Closed for lunch from
1:30pm to 2:00pm



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NMLS #401421

