

## Message From May

Dear Members,

The Board of Directors, BFFCU staff, and I would like to wish everyone a Happy New Year! We've conquered another year together and we have a lot of great things planned for 2022!

At BFFCU, our #1 goal is to continue to be here for you by providing products and services that will meet your financial needs and improve your financial health. Here are some of the many ways we can help!

- Our low rate Visa® credit card comes with our Visa® Rewards Program. Earn points for travel, gift cards, cash back and more!
- Refinance or purchase a home with our low rate Mortgage loans
- Consolidate debt with a low rate Signature loan
- Save money with a low rate Auto loan for refinance or purchase. Refinance and use your vehicle's equity to pay for other expenses
- Our Short Term loan is an easy way to get cash quick for any surprises life may bring
- Enroll in a Christmas Club savings account. It is a great way to save and prepare for the holiday season!

We would like to thank you for your continued support and for letting BFFCU be a part of your financial life. Remember that you can refer your friends and family to join our credit union and become a part of the Befit family.



Sincerely,  
Maybelline Bito,  
President/CEO

## 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.

## 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.

# One Home, One Payment

Wrap all of your loans  
into one — **your home** —  
with our mortgage loan.

**Apply Today!**

See credit union for details.



## Get Cash From Your Home and Put Your Equity to Work for You

If you're considering a cash-out refinance to cover the cost of home improvements, credit card debt, or unexpected medical expenses, we are here to help.

### What is home equity?

Equity is your ownership of your home or the difference between what your home is worth and what you owe on the mortgages or liens.

You can build and increase the equity in your home in the following ways:

- Renovations or improvements to increase the appreciation of your home's value
- Provide cash for the original down payment (depending on value and market conditions)
- Make payments made toward the principal balance of the mortgage

Our loan advisors can go over all of your refinancing options to help you discover the perfect solution to your cash-out needs.

**Contact us today!**

## THE CAR YOU NEED — STAT!

Accelerate into the new year  
with a **low-rate auto loan!**

Get **2 months of NO payments** and **\$50**  
to help you with your 2022 goals!

\*See credit union for details.



Elizabeth Fry,  
President/Co-Founder  
of Solano Midnight Sun

Maybelline Bito,  
President/CEO

## HOLIDAY CLOSINGS

**Mon., Jan. 17**  
MLK Day

**Mon., Feb. 21**  
President's Day

Thank you to all that have donated to our National Breast Cancer Awareness Month fundraiser! We have raised a total of \$737.58 for the Solano Midnight Sun Breast Cancer Foundation!

**be<sup>fit</sup>**

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



Federally insured by NCUA.  
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